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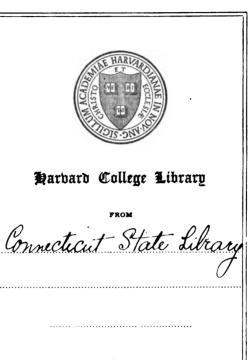
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## PUBLIC DOCUMENTS

OF THE

# STATE OF CONNECTICUT

VOL. II—PART I.

1913

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That these several reports may be placed in the libraries of our several exchanges as soon as convenient after publication, he has provided that the State Librarian shall be supplied with two hundred sets bound in volumes of convenient size, each volume to be bound and labeled in harmony with the regular set and sent out as soon as possible after the printing of the reports belonging therein. This arrangement began with the reports for 1902.

Geo. God

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# State of Connecticut PUBLIC DOCUMENT No. 17

### FORTY-NINTH ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER 1914

(Business of 1913)



# FIRE AND MARINE COMPANIES

PART I

HARTFORD
PUBLISHED BY THE STATE
1914

# Publication Approved by The Board of Control

### STATE OF CONNECTICUT

Insurance Department,

Hartford, April 3, 1914.

To His Excellency

SIMEON E. BALDWIN,

Governor:

I have the honor to submit herewith, as provided by law, Part I of the forty-ninth Annual Report of this Department.

Burtin manfiel

Insurance Commissioner.

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### REPORT.—PART I.

In compliance with the provisions of Section 3495 of the General Statutes I submit herewith Part I of my report to the Governor. This volume contains abstracts compiled from the annual statements covering the business transacted during the year 1913 by fire, marine, and fire and marine, insurance companies authorized to do business in this State, various statistical tables derived from the statements filed, and the reports of examinations of fire insurance companies made by the Department.

Parts II and III of the report will be submitted later.

At the end of 1913, 315 companies reported to this Department, classed as follows:

Fire and	fire	8.	nd	I	na	ri	ne	٠,					 								164
Marine,																					7
Life,										 								 			31
Casualty,													 								60
Fraterna																					

I give elsewhere, as is the custom, the statement of taxes, other receipts and disbursements for the fiscal year of the Insurance Department, which ended September 30, 1913, the total receipts being \$199,546.34 and the disbursements \$30,745.70.

### AGENTS.

The General Assembly of 1913 passed, among other laws relating to insurance, one whereby no person can act as an insurance agent until he shall have a certificate stating that his principal is authorized to carry on its business in this State, and that said person is its duly authorized agent. The law further provides that the Insurance Commissioner shall issue said certificate upon receiving the principal's written application therefor and upon ascertaining, in such way as he shall deem best, that said person is a proper person to act as its agent.

Acting under this law the Commissioner furnishes to the companies the blank forms on which they make application for certificates of authority for their various agents and requires them to state, among other things, that they have investigated the character and ability of the persons for whom agents' certificates are desired and found them proper persons to act as agents. The Commissioner has also prepared forms for each agent to fill out, by way of application, setting forth his qualifications to act as such agent.

An agent, under our law, includes an acknowledged agent or surveyor, and any person who shall in any manner aid in transacting the business of an insurance company. There are in this State at the present time about forty-five hundred individuals, firms or corporations, who hold one or more certificates of authority to the total of about eleven thousand in all. This seems an unnecessarily large number for the transaction of the insurance business in Connecticut. Nearly two thousand of the forty-five hundred hold certificates to act as fire insurance agents and the balance hold certificates permitting them to act as agents for other forms of insurance. In many instances of course, the same party holds two or more certificates and transacts two or more kinds of insurance.

It is of course impossible to know the character, ability and standing of every applicant who asks for a certificate of authority. I am compelled to rely very largely upon the representations of the companies whose agents these applicants really are. The companies have it within their power to regulate the number and character of the agents and to remedy the evils in connection with the agency system, if such there be. The agents are doing the business of the companies and it is safe to assume that the companies will not select improper people to act for them. I must therefore assume, as a rule, that the people for whom applications for certificates are made are prima facie proper people to hold such certificates. So far however as reasonably possible I shall not issue a certificate of authority to any party who I know or have reason to believe

- (a) does not intend to act in good faith;
- (b) does not or will not put himself in a position to acquire, within a reasonable time, a knowledge of the business;
- (c) will not devote a reasonable amount of time to the transaction of the business;
- (d) is not of legal age;
- (e) does not realize that he is in a measure at least bound to give the public, in whose interest the State has seen fit to intervene, his best service.

Certificates of authority should not be granted to persons who intend to insure only their own property; or to officers or employees of corporations who have in view only the insurance of the corporation's property; or to trustees, to cover only the property in their possession, or to savings bank officials who seek thereby to place insurance on property on which their institutions hold mortgages. I am not aware that there is any of the last named class in this State; but I have already declined to issue certificates of authority for the current year to parties coming within each of the other groups.

To secure good agents there must be co-operation on the part of the companies, the public, the agents and the department.

### NEW STANDARD FIRE POLICY.

For a year or so a committee of the National Convention of Insurance Commissioners of the United States, of which committee I am a member, has had under consideration a new standard form of fire insurance policy. As a result of many meetings this committee has drafted a new form, which while not changing the old form to any great extent, nevertheless is shorter, better arranged and I hope more clear to the insured. Whether this form has been passed at the present session of the New York legislature, I cannot say at this writing, but it has been presented.

### CLASSIFICATION OF RISKS.

- Another matter which has been before the National Convention of Insurance Commissioners, since the summer of 1912, and which has been considered by one of its committees, of which I am also a member, is the classification of fire insurance experience. This question involves also the question of equitable rates on the part of fire insurance companies and how they are to be established and if necessary regulated. The companies themselves as a rule claim that tables showing a classification of their experience would be of no practical value or aid in establishing fair and equitable rates, and that the preparation of such tables would involve a great deal of time and expense, which in the end would be wasted; that any such classification would moreover disclose to their competitors information of special value to those who possess it. Some of the insurance men connected with some of the companies are very frank in saying however that a classification of risks can be made and used as a basis, more or less perfect, for the determination of rates.

It would seem that a classification of fire insurance risks might be made, which could be used as a basis for determining rates, to some

extent at least, as well as a classification of life insurance risks, which has formed a basis for the determination of life insurance rates for many years. Among the stock fire insurance companies today there is little or no competition. The rates established by them are substantially the same and an insured person ordinarily accepts the policy offered him regardless of the financial strength of the company writing the insurance. Not only is there no competition to speak of, but the companies are on an equality, in the public eye, largely because there is no competition between them and because the State, to a considerable degree, establishes their equality by saying that they are all worthy of public patronage, at the same time supervising the adequacy of their rates only, from the point of view of their solvency.

Companies have been forced by circumstances to combine for the purpose of maintaining rates. The insured think that these rates are too high. If the companies insist that their classification of risks is of no value, or if of value, is so only to themselves, and refuse to publish and make accessible their classification, and that such a classification cannot be used as a basis of rates, the people are not going to be satisfied until the companies prove to them that such is the case. The companies can do this by taking the public into their confidence and showing them that such a classification of fire risks would not tend to reduce the rates and benefit the insured. Unless some such action as this is taken by the companies voluntarily, the State, in its organized capacity, will step in and demand a classification of risks and if found to be justly necessary, a supervision and regulation of rates. Some of the States have already gone so far as to regulate and fix rates. I should hope that this practice would not become general, or even extend beyond its present bounds. Whether it does or not is largely a question for the companies themselves to answer. The whole matter seems to me to be more simple than it is generally thought to be and I cannot help but think that there is a great deal of force in the view expressed by Mr. David Rumsey, a vice-president of the Continental Fire Insurance Company, in an address before the New York Insurance Society recently. After saying that the solution of the whole promem is a surprisingly simple one, he used the following language, viz.: "I believe the public will be satisfied with practically any scale of rates which is based upon the statistics of accumulated experience, just as the public is today satisfied with the broad and inaccurate basis of classification upon which life insurance rates are founded. I believe, it will be found that the public really demands little and is, in fact, only insistent that some sort

of statistical information and experience shall be forthcoming as an explanation for the amount charged for fire insurance."

In quoting Mr. Rumsey, I do not mean that the information and experience to which he refers are the only factors in the problem, but that they will help in its solution.

I do not intend hereby to forecast the action of the committee having this matter in charge nor am I, as a member of that committee, prepared to state just how far state supervision and control, if it is to be had, should go. I prefer to hear a full presentation of the matter before recommending any positive action. As there are to be several more meetings of the committee of the National Convention, the time for recommendation, so far as action on the part of our own State is concerned, has not yet arrived.

# FEDERAL SUPERVISION AND WHAT IT WOULD MEAN TO POLICY-HOLDERS.\*

For substantially sixty years State supervision of insurance in some form has been in existence. From the very start the idea has been persistently and continuously developed, until now every State has its insurance department, to which is given the power of supervising insurance corporations or associations, doing business within its limits. Sometimes we find these departments in charge of an Insurance Commissioner or Superintendent, and sometimes in charge of some other recognized State officer, who, ex-officio, has jurisdiction over the matter. The duties placed upon these departments and those in charge thereof have also constantly increased. Created originally more especially to determine the solvency of these companies and the general conduct of their business, the States have little by little extended their authority, until now they enter into the minutest detail of administration and There has been, and is, I think, too much legislation of this character. The expenses of the companies, the determination of fire rates, the commissions paid to agents, the qualification of agents and brokers and restrictions as to their operation, the salaries of the officers and a hundred other matters of internal arrangement, not to mention gross instances of injustice of quite a different character where companies have been obliged to pledge themselves not to remove cases from State courts, have been made the subject of regulation by law. Legislation is looked upon as a panacea for all ills, very often without regard

<sup>\*</sup>Read at the meeting of the Association of Life Insurance Presidents on December 11, 1913.



for its need, its merits or its possibilities of accomplishment. It ought not to be assumed that because a few people seem to be or are in fact damaged, that a general remedy should be provided. It ought not to be assumed that because many people seem to desire, or in fact do desire, a thing, that it should be given to them, unless it first be determined, upon a reasonable consideration, that it is good for them to have it. But we rush to legislation for relief as if that relief would come as a matter of course and all we had to do was to open the gates and let the remedial streams of justice and right flow forth without further action, quite independent of the fact that we take from the people the power to think and act for themselves in so doing. This is true in many of our modern commercial, industrial and social relations, and especially is it true of insurance. I say this realizing that I am open to the charge of being altogether too conservative in my views on these subjects and that the proper thing today is to legislate everything right.

The companies are, however, largely to blame for the condition which exists, so far as insurance is concerned. They refuse or fail to see danger signals when in full view before them. Many of the difficulties which are forced into legislative halls could be quietly and more satisfactorily met through conference and discussion. The life companies were warned years before the crisis of 1905 came. They refused, in their wild rush, to be guided or led. The casualty companies today have problems before them which they should solve. Their destination is just as surely legislation as it was in 1905, unless they stop and consider. This all has a bearing on the question of supervision and promotes undue and often unnecessary regulation and control.

It is a very significant fact that side by side with this growth of State supervision there has almost always been, from the very beginning, a very strong feeling that supervision of insurance and insurance companies should be National rather than State in its character. Scarcely had Massachusetts established her department and placed it in the care of her foremost expert, Elizur Wright, than he declared himself to be an advocate of Federal supervision, in the following language:

"We see how rapidly the business of life insurance is developing itself in the United States by that portion of it which comes within the narrow scope of our office (referring to the Massachusetts department). Supervision is but the exercise of a State right of self-defense. Yet if the legislation of Massachusetts were copied in every State life insurance companies would either be confined to too narrow limits or would be embarrassed with a vast amount of needless labor and expense.

Inasmuch as insurance is a general interest, and every insurance institution should be secured as much as possible against the operation of local causes, it is difficult for us to perceive why the supervision of all insurance companies of every sort intended to operate beyond the limits of State lines should not be a function of the general government. Simplicity and economy alone seem to require it, and since the citizens of every State do, as a matter of fact, largely avail themselves of their Constitutional right to the privileges of citizens of other States, it may well be questioned whether in regard to life insurance, especially, any State can protect itself so well as it might be protected by the general government."\*

The Insurance Commissioner of Connecticut, in his report of the same year, 1865, strenuously advocated the organization of a National bureau, to which should be committed the charge of insurance companies and insurance interests. Other States advocated a like measure. There was then a strong effort being made in the direction of Federal supervision, and from that date to this there has never been a time when Federal supervision has not had its advocates, who have lost no opportunity to present the matter for public consideration and discussion.

Attempts by legislation to procure this result have been numerous. In June, 1866, a bill was introduced into Congress by Mr. Lawrence of Pennsylvania calling for Federal control of insurance companies. According to Mr. Dryden, this was the first bill of its kind to be thus presented. Up to 1905, when Mr. Dryden's own bill was presented, twelve similar bills had already been introduced at various sessions. Most of these, after reference to their proper committee, were never heard of again; some were adversely reported; but none, so far as I can learn, received favorable consideration. In 1905, also, President Roosevelt suggested an inquiry into the constitutional right of Congress to regulate the matter. The time was especially propitious for such a suggestion, and a decidedly new impetus was given to the whole subject, the American Bar Association and sundry organizations of trade pronouncing themselves strongly in favor of the measure and calling for definite action. Many Commissioners have also favored it. Commissioner of Wisconsin, for instance, in 1905, expressed himself as a firm believer in National supervision, and outlined the scope of such a plan very carefully. It seems to me that his plan was an excellent one and would help the insurance situation in many ways, assuming



<sup>\*</sup>Tenth Report Mass. Insurance Department, 1865.

the general government could act. You will remember the principal points of his plan. The power to examine all foreign insurance companies doing business in this country, the power to examine all companies doing business outside of their home State and to forward copies of such examination to all States where such companies might do business, the power to carry all deposits of all companies doing business in more than one State, and the power to value the policies of all life insurance companies doing business in other than their home States, were embraced therein.

Some of the other Commissioners who have from time to time advocated Federal supervision have been Mr. McCall of New York, Mr. Durkee of Illinois, Mr. Fricke of Wisconsin and Mr. Vorys of Ohio. The insurance press has also supported the plan, in the main, with great persistency, and here and there the secular press and some of our periodicals have also favored it.

It would not, however, be fair to assume that the larger proportion of these agencies, or that any one of them as a whole, is so disposed. My impression is that certainly, so far as the State departments, the press in general, organizations of a public or semi-public nature, outside of the insurance companies themselves perhaps, are concerned, the feeling, as a rule, is unalterably opposed to any plan of Federal supervision. It is well known that the companies of my own State, whose views, by virtue of their importance and influence, are entitled to great weight, are in strong opposition to a Federal plan, certainly if both a Federal and State supervision are to be maintained side by side.

### ADVANTAGES

I wish first to consider some of the advantages of Federal supervision over the present plan. Such matters as over and conflicting legislation, undue expense and excessive taxation immediately arise.

The laws of the several States on this subject of insurance, as on so many other subjects, involving as they do a constantly growing intercourse among the States, should be, as far as possible, uniform. Social life and progress, commercial and industrial development, require this. Instead of finding a code of uniform laws on insurance in the several States, or anything approaching it, there is not a really good code existing in any State today among the great variety which are in force. The laws of Connecticut are crude and inadequate, meeting but imperfectly many of the conditions of the day — a veritable patchwork — and as to some aspects of the question entirely lacking in their regulation and

requirement. Yet I believe that these laws are as well calculated to meet the practical problems and conditions in the insurance field at large as are many codes more recent in their origin and more comprehensive in their scope and application. Codes which go into great detail of management and control, which suggest and are in the nature of by-laws, codes which take away freedom of action and initiative and treat the companies as school children, learning the rudiments of their education. are not for the advantage of the companies or the public. Fifty different departments, with fifty different heads and fifty different legislatures looking for opportunities to regulate, however much some of those opportunities should be improved and however meritorious some of them may be, do not in the long run conduce to order or uniformity either in legislation or administration. I know full well that much progress has been made towards uniformity by reason of the joint action of the companies, on the one hand, and the Insurance Commissioners, in their national convention, on the other; that many good bills have resulted. though in many cases they have been adopted in so few states that they have promoted rather than prevented confusion and disorder. Of the good bills which have so resulted and have been adopted fairly generally, the standard fire policy, the health and accident provisions, the New York Conference Bill, relating to fraternal societies, are conspicuous examples. But even here it is with the utmost difficulty that a fair measure of uniformity is secured, and many States whose Commissioners have strongly favored these matters, or similar ones, decline to follow their leadership.

An uniform Federal law, however much it might be subject to amendment, would nevertheless furnish one standard of regulation and compliance and should be administered by one head. Whatever advantages would accrue in having uniform legislation in the individual States, if such were possible, and every one admits that there would be advantages in such a condition, the same advantages and many more would inevitably accrue under a Federal plan so administered. For even now, in those cases where the laws are substantially uniform, differences in administration and diversity of interpretation, between the States, follow as a matter of course. Much as uniformity in State legislation and administration is desirable, and much as the States should strive for it, there is nevertheless, at times, an inclination on the part of the States to promote their own interests rather than the interest of all, to secure local benefits, and in the case, I am sorry to say, of individuals, sometimes, an effort to gratify personal ambitions.

Fire -- B

Federal supervision would remove the cause and the opportunity for these things.

I am not led in the enumeration of these advantages by a desire to help the companies. Whatever helps them, however, helps their policy-holders, who form today a large part of our population, and who would, I believe, receive direct advantages, not only in the way herein indicated, but in many ways not easily outlined, and which would naturally follow the institution and expansion of Federal supervision.

Other advantages would include one official report, in place of many; one standard publication, and the avoidance of printing over and over again much matter, itself of little or no use; this repetition I consider an absolute waste of money; one official examination and report thereof; one uniform method of valuing policies; one uniform administration and regulation; a decrease in the cost of supervision both to the companies and the States; one source of information for the policyholder instead of many sources, for now a policy-holder often applies for help to his own Commissioner and the Commissioner of the company's home State, with conflicting opinions not infrequently resulting; - I shall refer to this again among the disadvantages hereinafter considered; the elimination of many wild-cat schemes of insurance; in short, the whole business would be placed upon a better, more stable and distinctly higher plane than is now possible. In another important respect also there would be an advantage. There would come a better and more consistent method of taxation, and fees and dues would be more equitably distributed. The present methods of taxation, however much they enrich the States, are not based upon the highest economic principles. The evils of retaliation on the part of a State against the statutory requirements of other States would also be overcome, and there would be removed in some degree, at least, the danger and inconvenience which now result in the law, not only from a lack of uniformity in legislation, but also in a lack of uniformity in the judicial decisions of the courts of the various States touching a given subject-matter.

#### DISADVANTAGES

Of course it goes without saying that there are in the minds of many people serious disadvantages to such a plan.

It has been strenuously claimed that our insurance interests would be more easily controlled by a few men, working together, if their supervision were placed under one head rather than under many. This assumes that one department would be more approachable, more easily influenced and more readily swayed by those interests. I cannot concede this. I do not believe that the examiners of our National banks are any more susceptible to corrupt influences than the examiners of our State banks are, and the idea that it would be more easy to enter into corrupt relations with one Commissioner than with fifty, while true possibly as an abstract statement, is not tenable as a practical proposition.

Another disadvantage urged is that a Federal department would remove the policy-holder too far away from the source of information and make it more difficult for him to acquire such information as he might desire than it is now. I do not think so, on the whole. Knowledge and information as to all the doings of all the companies, coming under one department, would be collected at one place or source of supply and would be available to everybody. As it is now, there are any number of instances where a given department does not know that which the policy-holder desires and has a right to have, in regard to companies of other States and especially in regard to non-admitted companies. It does not stand to reason that the Commissioner of Conaecticut, for example, should know as much about a Colorado corporation, which he does not examine, as the Commissioner of Colorado, who does examine it. And this is true notwithstanding the results of such examination are public and accessible to all.

Another disadvantage urged is that a single department could be brought more easily under political control. This is a serious matter and deserves fair and candid consideration. I do not believe it has great weight necessarily, because if it is true in the case of one department, it certainly would be in the case of fifty; and because, also, I am a firm believer in the practical application of the principles of civil service reform. Politics should be removed entirely from all departments, Federal or State, requiring experience, knowledge, impartiality and ability to conduct them. And no department is efficient without these things. There is far more chance of the exercise of political influence in each of fifty State departments as a group than in one National department, because the political complexion changes far more frequently in the States than in the Nation. The fact is that there should be no political influences at work in any department, State or National.

Another disadvantage has been urged with much force. Mr. James C. Jones, the distinguished member of the St. Louis bar, has expressed it so well that I will quote from his address to the International Association of Accident Underwriters, in 1910. He says:

"National supervision itself would be attended with many evils, from which there would be no relief, except that which came from repeal. Iniquitous legislation or official oppression by the States is remediable by withdrawal from the States, but iniquitous National legislation or oppression by a National official must be submitted to."

Another objection which has much weight is that if insurance is to be transferred to Federal control other interests are also bound to be. Yes, this is true. Banking and railroads, however, and many other large interests are there now, because of the right of the Nation under the Constitution to exercise authority over them. The business of insurance is just as large and important in its way as any of them, and more people are, I believe, directly interested in its proper supervision than they are in the supervision of any of the other great subject-matters enumerated.

There also arise the difficulties of adjusting the situation to new conditions and the annoyances and confusion which would necessarily come in transferring the entire matter of insurance supervision from an old established system to a new and untried one. So much for some of the disadvantages. I have not named them all, but I have not intentionally omitted any.

### OBSTACLES.

There are really serious obstacles in the path of Federal supervision which do not so readily yield to reason perhaps as the disadvantages named. These obstacles may be classified into the practical, the political and the legal or Constitutional. Is it possible to inaugurate a Federal system? What are some of the practical difficulties?

The question of State power so firmly established and exercised, quite apart from its political character, is one. What has happened during all these years since official supervision began has been a tremendous extension of the authority of the States in the premises and the strengthening of their position from force of circumstances. It would seem as if from this point of view there were today less chance for the introduction of Federal supervision than there was half a century ago. This has been brought about in many ways, and in spite of the fact that in size, importance, variety and extent, insurance, as it is now conducted, has grown far beyond the anticipations and expectations of those who even in its early days spoke of it as phenomenal. No State is likely to relinquish its hold on such an immense matter. This is true simply because it is not for its material interest to do so. Neither will it yield its present taxing power or its demands to those fees and penal-

ties under which a fairly large part of its revenue is secured with very little difficulty and no great effort.

Then, again, I apprehend that a very large majority of those charged with the supervision of insurance in their respective States would oppose such a change; oppose it perfectly honestly and naturally, and express at the same time the preference of their people. In this connection I wish to say, for otherwise I may be misunderstood, that I do not for a moment consider State supervision a failure, but simply that the other plan would be, in my judgment, a better one.

The political obstacles also cannot be easily overcome. political, of course, not in a strictly party sense, though it may happen to be so measured in this instance, but as pertaining to public policy and the administration of government — the policy of centralization; if you please, as against the policy of the rights of the States. It seems to me that that issue is squarely drawn, and although I belong to the party which, broadly speaking, is opposed to centralization, I am willing to yield to what seems to me to be more for the public good and better for the welfare of the people concerned. I am, of course, well aware that this tendency towards centralization and governmental control is growing by leaps and bounds, even to the threatened absorption by the general government of some of our public utilities. The regulation and control by the government of many private enterprises has already been assumed. All this I believe may be carried too far. But when we come to insurance, which is more than a private industry and partakes largely of a public character and is so general in its extent, it furnishes an opportunity for Federal supervision as against State supervision. Nevertheless, the doctrine of States' rights could and would be raised, as it has been in the past, against the new proposition, unless perchance we can find a foundation on which to build among the powers conferred by the individual States upon the United States. In other words, unless the United States can act under one or more of the provisions of the Constitution, either directly or indirectly.

Many people say that inasmuch as the general government supervises banks and railroads, as we have said before, that it should also supervise insurance. There is no analogy here, because the power of supervision over banks and railroads is conferred by the Constitution; and even if insurance did present an analogous case to the railroads, the fact that State supervision of railroads exists side by side with Federal supervision would militate against its application to insurance unless State supervision were discontinued.



I am not going to discuss the legal or constitutional phase of this question to any considerable degree. Volumes have been written and spoken about it. The advocates of the Federal plan build their position upon two provisions of the Constitution — the general welfare clause. so called, and the clause conferring upon Congress the power to regulate interstate commerce. I do not think that the general welfare clause is now regarded as having had much, or any, bearing on the question. Certainly if it ever did have, that bearing is now practically a thing of the past. Supervision of insurance is not in itself a matter of general welfare of the United States, and does not come within the meaning of that phrase as used in the Constitution when we regard the context and subject-matter of Paragraph 1. Section VIII, in which it appears. It no more concerns the general welfare of the United States than a hundred other things do - things about whose exclusion from that paragraph there cannot be a shadow of a doubt. It is, however, in connection with the commerce clause. Paragraph 3 of the same section. that the claim is made. This paragraph reads as follows: "Congress shall have power to regulate commerce with foreign nations and among the several States and with the Indian Tribes." We are brought face to face, in this way, with the question, Is insurance commerce? Unfortunately, it has been held by the Supreme Court of the United States, over and over again, that it is not. This Court has so held in regard to fire insurance (Paul vs. Virginia, 8 Wallace 168, decided in 1868); in regard to marine insurance (Hooper vs. California, 155 U.S. 648, decided in 1895); in regard to life insurance (Cravens vs. New York Life Insurance Company, 178 U.S. 389, decided in 1900). And these cases have been affirmed and the opinions reiterated many times. There have been discussions without number as to the meaning of these decisions - the advocates of Federal supervision drawing many distinctions as to what is and what is not insurance, and as to what the Court really did or did not decide on the subject; its opponents standing firmly on the proposition that insurance is not commerce, and, therefore, that it is not a subject for Congressional regulation. Here it seems we must rest for a while, whether we want to or not; and here, I apprehend, we will find the reason why all of the attempts to procure Congressional action have failed. I do not overlook the authority which Congress gave the Bureau of Corporations to collect information regarding insurance companies doing an interstate business, and which action, it seems to me, has very little effect on answering our question as to insurance being commerce. No, we must accept the situation and look for a remedy.

We have been looking for the remedy for forty years without avail. We need some X-ray illumination, something in the field of insurance, in the nature of a discovery in the field of science, that will promote and advance our claim. Two things have thus far been suggested. One is an amendment to the Constitution, the other contemplates that the Supreme Court will depart from its previous decisions. Of the two, there is more hope for the second than for the first. The people of the United States are not going to amend the Constitution just to bring about Federal supervision of insurance. If it comes at all, in this way, it will come only by an enlargement of the powers of the National government over corporations in general, and we are now learning, by the official utterances of our highest court, that the Constitution already contains large powers in regards to corporations, without further amendment, not dreamed of at the time of its adoption. Such a solution is not impossible, but it is not probable.

The other solution is to show the Supreme Court that times have so changed in regard to insurance that its former views are no longer pertinent. It seems to me that this is not impossible. reason why a court should unchangeably adhere to its former position always: that the doctrine of stare decisis is unalterable. Our court has changed its opinions hitherto and can do so again, and that without really overruling itself. Here is a great business, penetrating into all parts of our commercial, industrial and social world; entering every portion of the land and into multitudes of homes; its contracts are sold, bartered and made the subject of trade and exchange - but they are still without the pale, as defined in Paul vs. Virginia, and do not have, as the Court said there, an existence and value independent of the parties to them. They are, however, absolutely essential to promote and protect. trade and commerce, and therein is the hope of solution. Two interesting books relating to the powers of the Federal government have recently been published. One is by Mr. Edwin S. Corwin of Princeton. on National Supremacy; the other by Mr. Roland C. Heisler of the University of Pennsylvania, on Federal Incorporation. While the first treats mainly of the National treaty power and its relations to State power, Mr. Corwin has much to say upon the doctrine of National supremacy, per se, and argues for a larger and broader National development. This, so far as it goes, is well, although it is only a return, as he shows, to the early days of the Nation, when the National character, under repeated decisions of our Supreme Court, was far more emphasized than it came to be later under the doctrine of State sovereignty -

a doctrine which still held sway, though with diminished force, no doubt, when the case of Paul vs. Virginia was determined in 1868. The tendency today, as we have seen and realize, is strong towards National supervision of incorporations in general; and it seems to me that such a tendency must have its effect upon such a matter as the Federal supervision of insurance companies, even if they do not come under the accepted interpretation of the commerce clause. It makes another interpretation thereof more easy. It has been urged that if Congress would pass a law declaring insurance to be commerce, the Supreme Court would be bound to heed the declaration. Such cannot be, however. Congress cannot make insurance commerce by calling it so. Long ago. in McCullough vs. Maryland, 4 Wheaton, 316, the Supreme Court said: "Should Congress, under the pretext of executing its powers, pass laws for the accomplishment of objects not entrusted to the government, it would become the painful duty of this tribunal, should a case requiring such a decision come before it, to say that such an act was not the law of the land." However, an act of Congress declaring insurance to be commerce, sincerely enacted, would be another step in the progress of our task and another indication of the condition now pressing more and more for recognition.

Mr. Heisler in his book upholds the decision in Paul vs. Virginia, but makes this significant statement (page 203), namely: "It is, however, conceivable that the risk of shipping articles of a certain character might be so great that it would never be done without insuring them. In such cases, while the insurance in itself would not be interstate commerce, it might well be so necessary an incident to interstate shipments as to be brought within the jurisdiction of Congress." We all know now how necessary insurance is, and that the risk of shipping articles is already so great that it is seldom done without insurance, not as an incidental, but a vital, part of trade and commerce. Perhaps Mr. Heisler's suggestion contains a remedy forced by the ever-present existence of the conditions to which he refers. The existence of insurance in connection with trade is far more extensive and important than the quotation just given would indicate. We may well remember in this connection that the same court which has said that insurance is not commerce also said, in Bowman vs. Railway, 125 U.S., page 465, that what constitutes an article of commerce depends on the usage of the commercial world. We may also well remember that Mr. Justice Brewer said in the case of Debs, 158 U.S. 591, "that Constitutional provisions do not change, but their operation extends to new matters as the modes of

business and the habits of life of the people vary with each successive generation. So it is with the grant to the National government of power over interstate commerce. The Constitution has not changed. The power is the same. But it operates today upon modes of interstate commerce unknown to the fathers, and it will operate with equal force upon any new modes of such commerce which the future may develop."

#### IDEAL SUPERVISION.

The ideal method of supervision, it seems to me, would be a system organized and controlled by the Federal government, with one superintendent at its head and with as large a force of assistants as would be necessary to supervise thoroughly and well all insurance companies, corporations and associations doing business in the United States, outside of the State of their incorporation. Such a system should be on a larger and more efficient foundation than the supervision of the National banks is today. If necessary, subordinate offices should be opened and operated in important cities, such as Boston (I would prefer Hartford), New York, New Orleans, Chicago, Denver and San Francisco. No one company engaged in the insurance business confines that business, as a rule, to the limits of its own State. It must have the benefit which comes from a larger territory and population, in order to render the best service. There must be a wide distribution of risks. Many of the large companies, whatever the form of insurance in which they are engaged, cover a very large part of the United States in these respects. It seems to me, therefore, that the general government should be the agency by which the supervision of these companies is conducted. This is true not only of those whose operations are extensive and cover many States. but also of those which confine their operations to comparatively few States. The ambition and financial ability of such as these last named soon lead them into wider fields. While it may be desired, in fact necessary, that each State should control its own companies so long as their operations are confined within that State, yet so soon as those companies are admitted elsewhere, they cease to be State-operating institutions, and begin to put on a National character. The abolition by a State of the supervision of its own companies cannot be expected, but any plan of Federal supervision, in order to be most effective and accomplish the best results, must supersede all supervision other than that conceded to the State itself over its own companies operating in the State. Otherwise we would only be adding to the turmoil and trouble which now prevail. Federal supervision should not be added to the supervision of fifty States, but should be substituted in lieu thereof.

#### CONCLUSION

No one regrets more than I do that I have nothing fresh to offer in the discussion of this academic question; that I have given rather a review of the whole matter than the suggestion of a remedy or solution. I firmly believe, however, that Federal supervision is desirable to the exclusion of supervision by the States, and that one way to procure it is by creating an atmosphere in which it can breathe and live; that in spite of their previous decisions, the courts must realize that there is a condition which demands that insurance be recognized as a material part of commerce and commercial transactions — in fact, is commerce: that when and if that recognition should ever come, the solution of the problem before us will be at hand; and that the present tendency of the Federal government to supervise great industrial and commercial enterprises would be extended naturally to embrace insurance; that this would result in the establishment of a National department, to which all State departments would have to yield, except as to those corporations confining their operations within the State of their creation.

In conclusion, I wish to thank all those people on both sides of the question who have helped me in procuring material for this paper, and especially I wish to thank Mr. Forrest F. Dryden for the loan of the bound documents prepared by his father and the books and papers upon this subject.

#### MECHANICS AND TRADERS INSURANCE COMPANY.

During 1913 an examination was made of the Mechanics and Traders Insurance Company of New Orleans by the Insurance Departments of Louisiana, North Carolina and Connecticut. The annual statement of 1912 was made the basis of the examination, the work being continued so as to include the transactions of the company to June 30, 1913. Following is a statement of the assets and liabilities of the company as of June 30, 1913, based upon the results of this examination:

#### LEDGER ASSETS.

Book value of real estate	\$22,000.00
Book value of bonds and stocks	1,421,459.72
Cash in company's office	11.18
Deposits in trust companies and banks not on	
interest	6,456.47
Deposits in trust companies and banks on interest	5,0 <b>28.6</b> 2
Agents' balances representing business written sub-	
sequent to March 31, 1913	136,708.29
Agents' balances representing business written	
prior to March 31, 1913	18,036.92
Total ledger assets	

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#### REPORT OF THE INSURANCE COMMISSIONER.

NON-LEDGER	ASSETS.
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Interest acrued on bonds	24,043.33 18,000.00
Gross assets	<b>\$1,651,744.53</b>
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written	
prior to March 31, 1913	
Book value of bonds and stocks over market value 173,028.72	191,065.64
Total admitted assets	<b>\$1,46</b> 0,678.89
LIABILITIES.	
Net amount of unpaid losses and claims	<b>\$</b> 58,393.98
Total unearned premiums	573,818.03
Estimated amount hereafter payable for federal, state and other	
taxes, based upon the business of the year of this statement	8,000.00
Contingent commission	1,003.90
Due or to become due for borrowed money	16,000.00
Total amount of all liabilities, except capital	<b>\$657,215.91</b>
Surplus as regards policy-holders	803,462.98
Total liabilities	\$1,460,678.89

# THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD.

Pursuant to the provisions of the General Statutes, I made an examination of the Automobile Insurance Company of Hartford during 1913. This examination was made before the company had been authorized to write insurance. The date of the examination was April 29, 1913, the following being the Balance Sheet as prepared as of that date:

#### BALANCE SHEET.

Capital stock ......

Sum of both amounts		\$600,000.00
Received from stockholders for surplus	<b>\$</b> 300,000.00	300,000.00
INCOME.		

\$300,000.00

DISBURSE	LENTS.
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Organization fees	
Legal expenses including cost of charter 1,700.00	
Printing and stationery	
Accrued interest on bonds purchased	
Total disbursements	2,745.75
Balance	<b>\$</b> 597,254.25
· LEDGER ASSETS.	
Book value of bonds \$500,000.00	
Deposits in trust companies and banks 97,254.25	
Ledger assets as per balance	<b>\$</b> 597,254.25
Non-Ledger Assets.	
Interest accrued on bonds	1,361.00
Admitted assets	<b>\$</b> 598.615.25
LIABILITIES.	
Capital stock paid up in cash \$300,000.00	
Surplus over all liabilities	
Surplus as regards policy-holders	<b>\$</b> 598,615. <b>25</b>
Total liabilities	\$598,615.25

# NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Pursuant to the provisions of the General Statutes, I made an examination of the National Fire Insurance Company of Hartford beginning the latter part of 1912 and finishing it in June, 1913.

The unearned premium reserve of the company was tested, the bonds and stocks owned valued and the real estate appraised.

The following is a statement of the assets and liabilities of the company as of September 30, 1912, based upon the results of this examination:

#### LEDGER ASSETS.

Book value of real estate	<b>\$6</b> 28,678.56
Mortgage loans on real estate	1,662,700.00
Book value of bonds \$8,337,736.19 and stocks	
<b>\$978,208.16</b>	9,315,944.35
Cash in company's office	2,974.54
Deposits in trust companies and banks	1,244,375.51

REPORT OF THE INSURANCE COMMISSIONER.	• xxix
Cash in transit	
Agents' balances representing business written sub-	
sequent to July 1, 1912, net	
Agents' balances representing business written	
prior to July 1, 1912 56,903.24	
Bills receivable, taken for fire risks	
Loaned Mechanics and Traders Fire Ins. Co 19,000.00	
Total ledger assets	<b>\$14,36</b> 0,773.80
NON-LEDGER ASSETS.	
Interest due, \$716.25 and accrued, \$32,185.48 on	
mortgages	
Interest accrued on bonds	
Total	160,723.50
Market value of real estate over book value	5,538.93
Market value of bonds and stocks over book value,	89,382.99
Gross assets	<b>\$14,6</b> 16,419.22
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances representing business written	
prior to July 1, 1912 \$56,903.24	
Bills receivable, past due, taken for fire risks 38,409.76	
Loans on personal security endorsed or not 19,000.00	114,313.00
Total admitted assets	\$14,502,106.22
LIABILITIES.	
Net amount of unpaid losses and claims	\$518,500.34
Total unearned premiums	7,350,322.80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,497.22
Estimated amount hereafter payable for federal, state and other	•
taxes based upon the business of the year of this statement	210,000.00
Commissions, due or to become due to agents and brokers	19,207.91
Reinsurance premiums, net	40,973.37
Contingent liabilities	50,000.00
Total amount of all liabilities except capital	\$8,192,501.64
Capital actually paid up in cash         \$1,957,866.66           Surplus over all liabilities         4,351,737.92	
Surplus as regards policy-holders	6,309,604.58
Total liabilities	\$14,502,106.22

#### CHANGES IN AUTHORIZED COMPANIES.

Since January 1, 1913, the following companies, formed as mergers of other companies, have been authorized to do business in this State:

Date.	Name and Location.	Companies Forming the Mergers.	Capital.
1913.			
January 24.	The Williamsburgh City Fire Ins. Co., New York City.	{ Williamsburgh City Fire { Empire City Fire Ins. Co	\$600,000
January 29.	The Nassau and Dutchess Fire Ins. Co., New York City.	Nassau Fire Ins. Co	400,000
1914.		l	
January 23.	The Williamsburgh City Fire Ins. Co., New York City	Williamsburgh City Fire Nassau and Dutchess Fire	1,000,000
February 13.		Ins. Co., State of Penn	1,000,000

In addition, the following fire or marine insurance companies have been authorized since January 1, 1913, to do business in this State:

Date.		Name and Location.	Capital.
1913.			
April April May July 1914.	29, 22,	Pennsylvania Lumbermen's Mutual Fire Insurance Co., Philadelphia, Pa. The Automobile Ins. Co. of Hartford, Conn., Hartford, Conn Urbaine Fire Ins. Co., Paris, France. Netherlands Fire & Life Ins. Co. of The Hague, The Hague, Holland	Mutual \$300,000 200,000 200,000
March	18,	Merchants Fire Assurance Corp. of New York, New York City	200,000

During the same period the following fire or marine insurance companies have ceased writing business in this State:

	Name and Location.	Capital.
11,		\$500,000
1,		250,000
5.	Imperial Fire Insurance Co., Denver, Col	250,000
16.	Northern Insurance Co. of Moscow, Moscow, Russia	200,000
16.	Union & Phenix Espanol Combined Insurance Co., Madrid, Spain	200,000
		250,000
27.	Calumet Insurance Co., Chicago, Ill	300,000
2.	Western Insurance Co., Pittsburgh, Pa.	\$300,000
14.		200,000
	1, 5. 16. 16. 24. 27.	11, American Union Fire Insurance Co., Philadelphia, Pa

<sup>\*</sup> Statutory deposit in case of companies of foreign countries.

#### STATISTICS.

The statistical tables given at the end of this volume are based upon the returns of 162 fire and fire and marine insurance companies which were doing business in this State on December 31st last, the Harwinton Mutual Fire Insurance Company and The First Reinsurance Company of Hartford having been omitted from all tables. The form of the tabular arrangement follows that of previous years. The object of this similarity of form is apparent. During the course of years statistics thus compiled have an enhanced value for comparative purposes.

Table VII covers the underwriting and investment results as shown in the Underwriting and Investment Exhibits of the various statements. In auditing the returns, information has been taken from these exhibits and compiled in tabular form. The results have been checked and it is believed that they show closely the sources of the changes in the surplus of this class of companies. From the results of the five years 1909, 1910, 1911, 1912, and 1913, I give herewith certain of the important items:

	1909.	1910.	1911.	1912.	1918.
Premiums earned	238,587.509.50	\$245,687,107.38	\$260,817,763.60	\$273.582,775.80	\$282,854,825.75
Losses incurred	120,112,907.47	130,028,468.59	147,877,741.97	152,581,642.98	159,078,478.79
Per cent. of losses to					
premiums	51.43%	52.92%	56.61%	55.77%	56.84%
Underwriting gains in	1				
surplus	18,818,163.62	15,542,533.63	5,976,374.57	9,789,180.39	6,358,440.46
interests and rents					
earned	18,546,855.88	20,254,984.62	22,058,270.18	23,081,612.74	<b>24,868,514.7</b> 7
Investment gains in					
surplus	28,497,226.26	11,208,740.15	20,875,850.48	17,908,724.42	4,782,105.98
Total gains in surplus .	24,498,209.51	9,820,528.82	11,277,824.96	9,967,450.88	- 8,660,211.14

In compiling the general statistics covering 1913, I find that the following relations, which are of general interest, exist in the tables appended to this volume. The commissions paid during the year amounted to 21.74% of the premiums received. The dividends paid stockholders represented 21.99% on the capital stock paid up in cash. The dividends paid by the Mutual Fire Insurance Companies to policyholders amounted to \$1,201,900.92 and the net amount remitted to the home offices of the Foreign Fire Insurance Companies by the United States Branches represented 18.35% on the statutory deposit required by this State. The total unearned premium reserve on December 31st was equal to 94.36% of the premiums written during the year.

#### SUMMARIES.

The following brief summaries and total balance sheet show the character of assets, liabilities, and the entire business transacted by authorized companies during 1913:

## ASSETS, LIABILITIES, AND SURPLUS.

	December 31, 1918.	Assets.	Liabilities including capital and statutory deposit.	Surplus over all liabilities.
9	Connecticut, Stock	\$95,830,440.70	\$68,088,198.44	<b>\$</b> 27,2 <b>42,242.2</b> 6
13	Connecticut, Mutual	2,995,299.67	720,184.12	2,275,165.55
81	Other States, Stock	851,362,055.33	242,384,014.21	109,028,041.12
18	Other States, Mutual	10,271,630.47	4,629,683.31	5,641,947.16
41	Foreign, Stock	122,661,228.70	91,831,856.35	80,829,372.35
162	Companies	\$582,620,654.87	\$407,603,886.43	\$175,016,768.44

#### CHARACTER OF THE ASSETS.

	December 31, 1913.	Real Estate.	Mortgage loans on real estate.	Loans on collateral.	Bonds and stocks.
9	Connecticut, Stock	\$2,819,867.25	\$3,464,016.67	\$224,250.00	\$75,340,710. <b>85</b>
18	Connecticut, Mutual	224,000.00	44,672.50	1,300.00	2,429,460.87
81	Other States, Stock	14,684,714.87	38,724,885.86	2,414,525.24	247,200,856.54
18	Other States, Mutual	580,420.76	1,089,536.28	204,881.50	7,804,690.72
41	Foreign, Stock	8,299,603.89	8,668,864.00	100.00	91,096,846.45
162	Companies	\$26,058,606.27	\$41,991,475.31	\$2,845,056.74	\$428,872,064.48

#### CHARACTER OF THE ASSETS-CONTINUED.

	December 81, 1913.	Cash.	Agents' bal- ances.	Other assets.	Total.
9	Connecticut, Stock	\$5,145,918,92	\$7,773,435.11	\$1,062,242.40	\$95,880,440.70
18	Connecticut, Mutual	250,914.56	30,081.09	14,871.15	2,995,299.67
81	Other States, Stock	22,212,795.36	27,038,869.97	4,185,907.49	851,362,056.88
18	Other States, Mutual	661,215.19	888,165.10	92,720.92	10,271,630.47
41	Foreign, Stock	5.191,118.17	12.691,912.56	1,713,289.18	122,661,228.70
162	Companies	\$33,461,957.20	\$47,872,463.88	\$7,019,081.09	\$582.620,654.87

#### CHARACTER OF THE LIABILITIES.

1	December 31, 1913.	Unpaid losses.	Unearned premiums.	Commissions, brokerage, return and rein. prems.	All other liabilities.	Total.
9	Connecticut, Stock	\$8,795,982.69	\$45,727,741,58	\$108,865.05	\$2,655,609.17	\$52,288,198.44
13	Connecticut, Mutual	11,770.48	458,884.00	117.33	249,912,81	720,184.12
81	Other States, Stock	14,685,947.95	157, <b>3</b> 06,122,16	1,367,963.68	9,528,280.47	182,883,814.21
18	Other States, Mutual	114,846.72	4,285,048.38	14,601.74	115,786.47	4,529,688.81
41	Foreign, Stock	8,438,435.84	72,956,787.70	524,256.64	1,712,426.17	88,681,866.86
162	Companies	\$27,046,968.68	\$280,783,988.77	\$2,015, <b>294</b> .8 <del>9</del>	\$14,257,014.59	\$824,058,186.48

The following statement is a summary of the entire business of the 162 companies transacting business in this State during the year:

### CAPITAL STOCK. \$83,550,700.00.

INCOMR.

Fire premiums,	\$277,451,361.00	
Marine and inland premiums,	20,061,862.87	
Interest,	22,238,135.91	
Rents	1,816,868.56	
All other sources,	11,305,352.53	
Total income,	••••••	<b>\$332,873,580.87</b>
DISBURSEMENT	.8.	
Leeses paid,	<b>\$</b> 158,505,177.49	
Dividends,	26,067,138.26	
Commissions and brokerage,	64,624,520.88	
Taxes,	8,569,497.62	
All other disbursements,	51,902,927.18	
Total disbursements,		. \$309,669,261.43
ASSETS.		
Value of real estate,	\$26,058,606.27	
Loans on bond and mortgage	41,991,475.31	
Loans on collateral,	2,845,056.74	
Stocks and bonds,	423,372,064.43	
Cash in office and banks,	33,461,957.20	
Agents' belances,	47,872,463.83	
All other assets.	7,019,031.09	

FIRE - C

...... \$582,620,654.87

#### LIABILITIES.

Unpaid losses,	\$27,046,983.68	
Uncarned premiums,	280,733,983.77	
Due for commissions, brokerage, return and	•	
reinsurance premiums,	2,015,204.39	
All other liabilities,	14,257,014.59	
Total liabilities, except capital and surplus,		\$324,053,186.43
Capital stock and statutory deposit,	\$83,550,700.00	
Surplus over all liabilities,	175,016,768.44	
Surplus as regards policy-holders,		258,567,468.44
Total liabilities.		<b>\$</b> 582,620, <b>654.8</b> 7

#### COMPARISONS — 1912 AND 1913.

The following summaries include all companies which appear in the tables for each of the years 1912 and 1913:

#### CAPITAL AND ASSETS-1912 AND 1913.

	of anies.		Capital and statutory deposit.		Assets in the United States.	
1912.	1918.		1912.	1918.	1912.	1918.
9	9	Connecticut, Stock	\$14,500,000.00	\$15,800,000.00	\$98,740,074.76	\$95,890,440.70
18	13	Connecticut, Mutual			8,010,427.87	2,995,299.67
87	81	Other States, Stock	56,675,075.00	59,450,700.00	861,506,870.80	851,862,055.88
17	18	Other States, Mutual	100,000.00	100,000.00	9,718,284.68	10,271,690.47
41	41	Foreign, Stock	8,200,000.00	8,200,000.00	117,485,448.81	122,661,226.70
167	162	Totals	\$79,475,075.00	\$88,550,700.00	<b>\$</b> 575,406,106.92	<b>\$</b> 582,620,654.87

#### LIABILITIES-1912 AND 1913.

	o of anies.		Excluding capital and statutory deposit.		Including capital and statutory deposit.	
1912.	1918.		1912.	1913.	1912.	1918.
9	9	Connecticut, Stock	49,152,024.47	52,288,198.44	68,652,024.47	68,088,198.44
18	18	Connecticut, Mutual	711,728.42	720,184.12	711,728.42	720,184.19
87	81	Other States, Stock	177,487,166.66	182,888,814.21	284,112,241.66	242,884,014.21
17	18	Other States, Mutual	4,171,486.40	4,529,688.81	4,271,486.40	4,629,668.81
41	41	Foreign, Stock	79,815,684.69	88,681,856.85	88,015,684.69	91,881,856.95
167	162	Totals	811,288,085.64	824,058,186.48	890,768,110.64	407,608,886.48

The total assets show an increase of \$7,214,547.95, and the liabilities, including capital and statutory deposit, an increase of \$16,840,775.79.

#### SURPLUS-1912 AND 1913.

	. of anies.		As concerns ;	olicy-holders.	Over all	iabilities.
1912.	1918.		1912.	1918.	1912.	1918.
•	9	Connecticut, Stock	\$44,588,050.29	\$48,042,242.26	\$30,088,050.29	\$27,242,242.26
13	18	Connecticut, Mutual	2,298,704.45	<b>2,275,165</b> . <b>5</b> 5	2,298,704.45	2,275,165.56
87	81	Other States, Stock	174,069,704.14	168,478,741.12	117,394,629.14	109,028,041.12
D	18	Other States, Mutual	5,541,798.28	5,741,947.16	5,441,798.28	5,641,947.16
a	41	Foreign, Stock	87,619,814.12	89,029,372.85	29,419,814.12	30,829,372.35
167	102	Totals	\$264,118,071.28	\$258,567,468.44	\$184,642,996.28	\$175,016,768.44

The surplus as concerns policy-holders decreased \$5,550,602.84.

#### DIVIDENDS - 1912 AND 1913.

	of anies.		Dividends Paid.		Increase of Net Surplus,
1M2.	1913.	·	1912.	1913.	1918 over 1912.
•	,	Connecticut, Stock	\$2,484,442.12	\$8,510,000.00	- \$2,845,808.08
11	13	Connecticut, Mutual	8,198.79	8,584.44	28,588.90
	81	Other States, Stock,	9,859,888.99	48,089,634.78	8,366,588.02
17	18	Other States, Mutual	967,211.86	1,198,816.48	200,148.88
196	121	Totals	\$18,834,786.76	\$17,751,586.70	<b>— \$11,085,786.07</b>
4	41	Foreign Stock	• \$5,282,444.54	* \$1,504,417.84	\$1,409,558.28

<sup>\*</sup> Balance of remittances to and from Home Office.

#### INCOME-1912 AND 1913.

	. of anies.	•	Fire Pr	smiums.		nd Inland iums.	
2912.	1918.		1912.	<b>191</b> 8.	1912.	1918.	
•	•	Connecticut, Stock	\$48,454,179.59	\$46,215,694.86	\$2,214,828.47	\$2,858,521.26	
11	13	Connecticut, Mutual	804,428.22	309,138.76		•••••	
	81	Other States, Stock	145,809,701.24	148,878,879.89	11,885,007.88	12,768,786.91	
17	18	Other States, Mutual	8,155,915.86	8,878, <b>6</b> 78. <b>84</b>		••••••	
41	41	Foreign, Stock	76,299,289.70	78,173.969. <b>6</b> 5	4,074,528.79	4,989,554.71	
167	162	Totals	<b>\$269,023,514.61</b>	<b>\$277,451,361.00</b>	\$17,624,855.14	\$20,061,382,87	

INCOME-	1912	AND	1913-	CONTENTIED

	. of anies.		Interest, etc.		Total i	ncome.
1912.	1918.		1912.	1918.	1912.	1918.
9	9	Connecticut, Stock	\$5,774,804.50	\$4,866,815,75	\$61,443,807.56	<b>\$</b> 52,935,581.86
18	18	Connecticut, Mutual	142,717.22	150,392.64	447,145.44	459,581.40
87	81	Other States, Stock	20,920,008.85	18,521,877.02	178,064,717.97	180,164,043.82
17	18	Other States, Mutual	507,217.58	517,498.50	3,668,188.89	4,396,176.84
41	41	Foreign, Stock	8,521,687.11	11,804,778.09	88,895,500.60	94,918,297.45
167	162	Totals	<b>\$35,866,435.21</b>	\$35,860,857.00	\$822,514,804.96	<b>\$882,878,590.87</b>

The premiums received during 1913 show an increase of \$8,427,-846.39 for fire, and an increase of \$2,437,507.78 for marine. The total income for 1913 was \$332,873,580.87, an increase of \$10,359,275.91 over the previous year.

The total outgo for 1913 was \$309,669,261.43, the excess of income being \$23,204,319.44.

EXPENDITURE-1912 AND 1913.

con	of npa- es.		Losses.		Dividends.			dons and orage.
1912.	1913.		1912.	1918.	1912.	1918.	1912.	1918.
9	9	Conn. Stock\$	24,189,648.88	25,595,205.69	2,484,442.12	8,510,000.00	8,762,546.52	9,866,645,65
18	18	Conn. Mutual	201,185.95	168,744.20	3,198.79	8,584.44	56,689.81	56,884.58
87	81	Other Sts. Stock	88,971,597.61	86,978,077.28	9,859,888.99	18,069,634.78	88,411,074.16	<b>3</b> 5,37 <b>5,62</b> 5. <b>98</b>
17	18	Other Sts. Mut	1,288,471.98	1,640,298.69	987,211.86	1,198,816.48	428,997.15	451,687.14
41	42	Foreign Stock	41,524,135.72	44,127,856.68	<b>*8,811,262.7</b> 8	<b>•8,315,602.56</b>	18,232,709.36	18,873,777.58
167	162	Totals\$	151,124,990.14	158.505,177.49	22,145,999.54	26,067,138.26	60,892,017.00	64,624,520.88

<sup>\*</sup>Remittances to Home Office.

EXPENDITURE-1912 AND 1913-CONTINUED.

COE	. of apa- es.		Taxes.		All other disbursements.		Total disb	ursements.
1912.	1918.		1912.	1913.	1912.	1918.	1912.	1918.
9	9	Conn. Stock\$	1,618,378.29	1,733,199.02	7,982,883.27	9,002,458.67	44,987,849.08	49,707,509.08
13	13	Conn. Mutual	9,827.76	10,002.52	78,990.98	152,927.06	844,843.29	892,092.80
87	81	Other Sts., Stock.	4,753,219.67	4,830,635.81	29,898,414.91	80,595,885.76	161,894,190.34	170,614,859.01
17	18	Other States, Mui	90,925.79	85,628.77	568,148.99	653,387.30	3,863,755.77	4,029,218.88
41	a	Foreign, Stock	1,862,650.08	1,910,082.00	10,962,892.85	11,498,818.89	81,898,650.79	84,725,587.21
167	162	Totals\$	8,335,001.59	8,569,497.62	49,436,281.00	51,902,927.18	291,984,289,27	309,669,261.48

The losses paid in 1913 show an increase of \$7,380,187.35, and the expenses, excluding dividends and remittances to home office, amounted to \$125,096,945.68, or an increase of \$6,433,646.09 over 1912

The stock companies of this and other states paid \$16,549,634.78 in dividends during 1913, which was \$4,205,308.67 more than the amount paid in 1912. The amount of the dividends paid by the mutual companies in 1913 was \$1,201,900.92, being \$211,490.27 more than the previous year.

FIRE RISKS IN FORCE AND PREMIUM RESERVE—1912 AND 1913.

	of anies.		Risks in force at end of year.		Premium	ım Reserve.	
1922.	1918.		1912.	1918.	1912.	1918.	
,	9	Connecticut, Stock	7,573,170,824	8,260,702,824	48,008,699.55	45,727,741.58	
13	13	Connecticut, Mutual	109,604,830	111,198,749	450,689.78	458,834.00	
87	81	Other States, Stock	26,480,693,264	28,155,850,199	150,286,075.95	157,306,122.16	
17	18	Other States, Mutual	562,708,096	602,808,718	8,898,687.18	4,285,048.88	
41	41	Foreign, Stock	12,389,923,917	13,498,414,422	68,577,480.81	72,956,787.70	
167	162	Totals	47,116,095, <del>486</del>	50,628,474,907	266,171,582.67	280,738,988.77	

The amount of risks in force shows a net increase of \$3,512,379,477, and the premium reserve an increase of \$14,562,451.10.

#### FIRE BUSINESS TRANSACTED IN CONNECTICUT—1912 AND 1913.

	. of anies.		Net risks	written.	Net premiu	ms received.
1912.	1918.	·	1912.	1913.	1912.	1918.
9	9	Connecticut, Stock	<b>\$98</b> ,748,484	\$103,271,184	<b>\$948,594.21</b>	\$985,157.89
18	18	Connecticut, Mutual	<b>36,598,589</b>	87,589,542	304,438.58	306,393.06
87	81	Other States, Stock	220,918,870	229,872,421	2,811,629.86	2,386,204.88
17	18	Other States, Mutual	11,822,557	13,874,626	148,781.81	178,459.56
41	41	Foreign, Stock	130,987,999	145,138,097	1,308,274.46	1,878,272.22
167	162	Totals	\$496,566,499	\$529,245,870	\$5,021,668.87	\$5,229,487.10

# FIRE BUSINESS TRANSACTED IN CONNECTICUT — 1912 AND 1913 — CONTINUED.

	. of anies.		Losses incurred.		Losses incurred. Losses paid.		paid.
1912.	1918.	·	1912.	1913.	1912.	1918.	
9	9	Connecticut, Stock	\$362,592.80	\$452,446.68	\$345,702.46	\$442,511.27	
18	18	Connecticut, Mutual	199,274.79	178,862.76	201,135.95	168,744.20	
87	81	Other States, Stock	1,040,455.28	1,149,491.66	1,004,452.42	1,141,807.61	
17	18	Other States, Mutual	62,860.50	55,959.71	62,415.46	58,850.06	
41	41	Foreign, Stock	648,948.26	648,787.11	588,447.80	647,840.76	
167	162	Totals	\$2,809,181.18	\$2,480,047.87	\$2,197,154.09	\$2,459,758.92	

The above table, comparing the total business transacted in Connecticut, shows the net risks written in 1913 to be 106.58 per cent. of the amount written in 1912, or \$32,679,371 more. The net premiums received show an increase of \$207,818.73. The losses incurred in 1913 were 107.40 per cent. of the amount of losses incurred in 1912, or \$170,916.74 more. The losses paid in 1913 were 111.95 per cent. of the amount paid in 1912, or \$262,599.83 more.

Respectfully submitted,

Burton manglins

Insurance Commissioner.

# TAXES ON PREMIUM RECEIPTS.

OCTOBER 1, 1912, TO OCTOBER 1, 1913.

Fire and Marine Insurance Companies: —	
Aschen and Munich, Germany,	\$501.17
Agricultural, New York,	466.62
Albany, New York,	348.97
Allemannia Fire, Pennsylvania,	169.75
Alliance, Pennsylvania,	372.59
American, New Jersey	597.93
American and Foreign Marine, New York,	58.71
American Central, Missouri,	1,150.25
American Druggists', Ohio,	73.22
Arlington, District of Columbia,	5.81
Assurance, New York,	22.75
Atlas, England,	387.82
Balkan National, Bulgaria,	356.65
Berkshire Mutual, Massachusetts,	202.57
Boston, Massachusetts,	1.683.37
British America, Canada,	232,00
British and Foreign Marine, England,	51.48
Buffalo Commercial, New York,	187.76
Buffalo-German, New York,	362.70
First Bulgarian, Bulgaria, Bulgaria,	220.00
Caledonian, Scotland,	1,034.39
Caledonian-American, New York,	8.98
California, California,	46.19
Calumet, Illinois,	8.81
Camden, New Jersey,	423.70
Capital, New Hampshire,	8.55
Central National, Illinois,	23.07
Citisens, Missouri,	649.07
City of New York, New York,	332.97
Cologne Reinsurance, Germany,	648.05
Colonial, New York,	28.41
Columbia, New Jersey,	<b>322.</b> 70
Commerce, New York,	218.50
Commercial Union, New York,	209.16
Commercial Union, England,	1,601.08
Commonwealth, New York	369.61
Concordia, Wisconsin,	602.53
Continental, New York,	2,268.79
County, Pennsylvania,	229.30

Detroit, Michigan,	520.69
Dorchester, Massachusetts,	126.50
Equitable, Rhode Island,	547.95
Farmers, Pennsylvania,	218.42
Federal, New Jersey,	143.95
Fidelity-Phenix, New York,	981.06
Fire Association, Pennsylvania,	1,060.95
Fire Reassurance, France,	208.74
Fireman's Fund Co., California,	513.86
Firemen's, New Jersey,	1,499.34
Fitchburg, Massachusetts,	201.26
Franklin, District of Columbia,	3.59
Franklin, Pennsylvania,	293.26
General Fire, France,	258.50
German Alliance, New York,	214.72
German-American, New York,	2,069.93
German Fire, Pennsylvania,	120.60
Germania, New York,	1,105.46
Girard, Pennsylvania,	264.55
Glens Falls, New York,	507. <del>0</del> 5
Globe and Rutgers, New York,	630.52
Granite State, New Hampshire,	426.44
Hamburg-Bremen, Germany,	526.69
Hanover, New York,	606.87
Holyoke, Massachusetts,	337.28
Home, New York,	1,219.62
Humboldt Fire, Pennsylvania,	384.31
Imperial, Colorado,	10.73
Indiana Lumbermen's, Indiana,	23.98
Insurance Co. of North America, Pa.,	<b>3,</b> 226.87 <b>506.2</b> 0
Insurance Co. State of Pennsylvania, Pa.,	2.21
International, Austria,	42.14
Law Union and Rock, England,	187.63
Liverpool and London and Globe, England,	<b>2.52</b> 5.07
London Assurance, England,	<b>822.4</b> 8
London and Lancashire, England,	1,512.04
Lowell, Massachusetts,	132.31
Lumber, New York,	176.70
Lumber, Massachusetts,	936,27
Mannheim, Germany,	27.74
Marine, England,	114.12
Massachusetts, Massachusetts,	265.47
Mercantile, Massachusetts,	39.71
Merchants and Farmers, Massachusetts,	232.60
Merrimack, Massachusetts,	267.89
Michigan, Michigan,	248.46
Michigan Commercial, Michigan,	88.71

Middlesex, Massachusetts,	149.76
Milwaukee Mechanics, Wisconsin,	1,705.0 <del>9</del>
Minerva, Germany,	213.97
Munich, Germany,	2,532.90
Nassau & Dutchess, New York,	443.12
National-Ben Franklin, Pennsylvania,	703.10
Nationale, France,	189.03
National Brewers, Illinois,	.69
National Lumber, New York,	42.67
National Union, Pennsylvania,	495.47
Newark, New Jersey,	236.09
New Brunswick, New Jersey,	116.50
New Hampshire, New Hampshire,	1,217.35
Niagara, New York,	767.33
Nord Deutsche, Germany,	130. <u>8</u> 0
North British and Mercantile, New York,	<b>261.37</b>
North British and Mercantile, England,	1,484.24
North River, New York,	770.61
Northern, New York,	321.78
Northern, Russia,	236.19
Northern Assurance, England,	653.84
Northwestern National, Wisconsin,	1,065.62
Norwich Union, England,	808.48
Old Colony, Massachusetts,	302.73
Palatine, England,	649.70
Pawtucket, Rhode Island,	189.30
Pelican, New York,	70.09
Pennsylvania, Pennsylvania,	984.78
People's National, Delaware,	563.89
Phenix Fire, France,	93.39
Phenix, England,	906.31
Providence Mutual, Rhode Island,	144.58
Providence Washington, Rhode Island,	1,526.08
Prussian National, Germany,	615.13
Queen, New York,	996.78
Quincy, Massachusetts,	165.57
Reliance, Pennsylvania,	450.55
Rhode Island, Rhode Island,	253.81
Rossia, Russia,	1,239.04
Royal, England,	3,388.15
Royal Exchange, England,	1,107.67
St. Paul, Minnesota,	350.78
Scottish Union and National, Scotland,	1,355.35
South German, Germany,	314.37
Springfield, Massachusetts,	1,680.11
State, England,	40.56
Sun, England,	821.4 <b>3</b>
Svea Fire and Life, Sweden,	344.21
	498.10
Swiss National, Switzerland,	480.1V

Teutonia Fire, Pennsylvania,	285.67	
Traders and Mechanics, Massachusetts,	250.05	
Union, England,	2.64	
Union, France,	244.44	
Union Marine, England,	101.26	
Union & Phenix Espanol, Spain,	218.39	
United Firemen's, Pennsylvania,	194.17	
United States, New York,	198.14	
Westchester, New York,	1,538.15	
Western, Pennsylvania,	215.77	
Western, Canada,	292.98	
Williamsburgh City, New York,	853.72	
Worcester, Massachusetts,	106.83	
Yorkshire, England,	60.44	
-		
•		\$80,294.08
Life Insurance Companies:—		
American Assurance, Pennsylvania,	<b>\$148.87</b>	
Berkshire, Massachusetts,	1,425.81	
Columbia National, Massachusetts,	79.13	
Equitable, New York,	3,144.09	
Fidelity, Pennsylvania,	1,027.46	
Germania, New York,	113.27	
Home, New York,	449.91	
John Hancock, Massachusetts,	5,570.74	
Massachusetts, Massachusetts,	3,266.17	
Metropolitan, New York,	25,379.18	
Mutual, New York,	5,742.10	
National, Vermont,	834.59	
New England, Massachusetts,	2,424.16	
New York, New York,	5,541.03	
Penn, Pennsylvania,	2,514.54	
Provident Life and Trust, Pennsylvania,	3,033.94	
Prussian Life, Germany,	58.94	
Puritan Life, Rhode Island,	8.04	
Reliance, Pennsylvania,	21.31	
State, Massachusetts,	2,074.37	
Union Central, Ohio,	1,333.81	
United States, New York,	321.11	
-		64,512.5?
Miscellaneous Companies:—		
American Bonding, Maryland,	\$113.72	
American Credit Indemnity, New York	46.75	
American Fidelity, Vermont,	265.25	
American Mutual Liability, Massachusetts,	502.84	
American Surety, New York,	577.58	
Atlantic Horse, Rhode Island,	184.24	
ANDRESS ALVESTO, AMENDE ASSESSED,	104.64	

ents' unadmitted companies,	• • • • • • • • • • • • • • • • • • • •	74.8
		14,614.6
United States Health and Accident, Michigan,	560.97	
United States Guarantee, New York,	32.11	
United States Fidelity and Guar., Maryland,	710.64	
United States Casualty, New York,	129.39	
Title Guaranty and Surety, Pennsylvania,	120.56	
Standard Accident, Michigan,	101.40	
Royal Indemnity, New York,	364.96	
Ridgely Protective, Massachusetts,	28.16	
Preferred Accident, New York,	305.75	
Peerless Casualty, New Hampshire,	104.55	
Pacific Mutual Indemnity, California,	32.25	
Pacific Coast Casualty, California,	1.08	
Ocean Accident and Guarantee, England,	783.16	
New York Plate Glass, New York	46.73	
New Jersey Fidelity & Plate Glass, New Jersey,	63.67	
New England Casualty, Massachusetts,	326.39	
New Amsterdam Casualty, New York,	57.89	
National Surety, New York,	435.65	
National Relief, Pennsylvania,	13.71	
National Casualty, Michigan,	76.61	
National Accident, New York,	9.85	
Metropolitan Casualty, New York,	1,100.02	
Maryland Casualty, Maryland,	384.00 1,106.62	
Massachusetts Accident, Massachusetts, Massachusetts Bonding, Massachusetts,	459.61 384.65	
Loyal Protective, Massachusetts,	638.17	
London & Lancashire Guar. & Acc., Canada,	3.18	
London Guarantee, England,	519.56	
Lloyds Plate Glass, New York,	64.56	
Great Eastern, New York,	98.20	
Globe Indemnity, New York,	236.64	
General Accident, Scotland,	1,154.15	
Fidelity and Deposit, Maryland,	<b>788.99</b>	
Fidelity and Casualty, New York,	706.08	
Federal Casualty, Michigan,	74.52	
Equitable Surety, Missouri,	27.20	
Equitable Accident, Massachusetts,	101.90	
Employers Liability, England,	1,179.81	
Empire State Surety, New York,	61.04	
Continental Casualty, Indiana,	374.56	
Brotherhood Accident, Massachusetts, Casualty, New York,	303.59	

Total,

#### RECEIPTS.

Остовев 1, 1912, то Остовев 1, 1913.	
Taxes	\$159,495.63
Valuation of policies,	11,283.54
Agents' certificates,	12,711.00
Licenses and permits,	6,140.50
Filing statements,	4,900.00
Filing charters,	275.00
Filing papers,	17.75
Certificates of valuation, etc.,	1,387.00
Brokers' certificates,	2,300.00
Reports sold,	637.30
Copies of process,	<b>266</b> .00
Agents' licenses — unadmitted companies,	40.00
Interest on bank deposits,	92.62
Total receipts,	\$199,546.34
Paid State Treasurer,	\$199,546.34
DISBURSEMENTS.	
	<b>\$15,500.00</b>
DISBURSEMENTS. Salary account,	\$15,500.00 6,960.00
Salary account,	
Salary account,	6,960.00
Salary account,  Extra clerical,  Per diem services,	6,960.00 1,038.60
Salary account,  Extra clerical,  Per diem services,  Printing and stationery,	6,960.00 1,038.60 3,465.47
Salary account,  Extra clerical,  Per diem services,  Printing and stationery,  Quadrennial examinations,	6,960.00 1,038.60 3,465.47
Salary account,  Extra clerical,  Per diem services,  Printing and stationery,  Quadrennial examinations,  Postage and expressage,  \$854.63	6,960.00 1,038.60 3,465.47 1,922.00

\$199,546.34

#### RECEIPTS AND DISBURSEMENTS.

The receipts and disbursements since the department was reorganized in 1871 have been:

Close of the Fiscal Year.	Receipts.	Disbursements.	Surplus.
March 31, 1872, 1 year	\$18,016.87	\$14,140.73	<b>\$</b> 3,876.14
March 31, 1873, 1 year	26,231.61	17,641.53	8,590.08
March 31, 1874, 1 year	28,159.23	18,697.01	9,462,22
March 31, 1875, 1 year	19,722.09	17,478.85	2,243.24
March 31, 1876, 1 year	17,354.10	15,986.93	1,367.17
November 30, 1876, 8 months	9,724.53	11,996.96	*2,272.43
November 30, 1877, 1 year	14,211.74	16,464.40	*2,252.66
November 30, 1878, 1 year	15,536.97	14,016.00	1,520,97
November 30, 1879, 1 year	14,922.43	13,465,54	1,456.89
November 30, 1880, 1 year	15,725.21	12,093.81	3,631.40
November 30, 1881, 1 year	15,585.49	12,856.41	2,729.08
November 30, 1882, 1 year	15,684.14	13,118.13	2,566.01
November 30, 1883, 1 year	15,688.53	14,872.39	816.14
November 30, 1884, 1 year	15,601.81	14,698.09	903.72
June 30, 1885, 7 months	16,005.77	9,685,10	6,320.67
June 30, 1886, 1 year	17,527.37	16,532.13	995.24
June 30, 1887, 1 year	19,182.63	14,424.93	4,757.70
June 30, 1888, 1 year	18,865.12	18,209.10	656.02
June 30, 1889, 1 year	19,934.15	18,456.86	1,477.29
Taxes of 1871 to 1888 inclusive	393,382.85	20,200.00	393,382.85
June 30, 1890, 1 year	48,584.13	18,808,22	29,775.91
June 30, 1891, 1 year	51,862.00	16,994.46	34,867.54
September 30, 1892, 15 months	57,090.82	19,169.11	37,921.71
September 30, 1893, 1 year	59,613.44	+12,424.99	47,188.45
September 30, 1894, 1 year	62,197.62	23,157.18	39,040.44
September 30, 1895, 1 year	62,697.16	26,186.18	36,510.98
September 30, 1896, 1 year	67,870.70	33,781.12	34,089.58
September 30, 1897, 1 year	75,083.29	36,390.89	38,692.40
September 30, 1898, 1 year	76,593.36	35,857.61	40,735.75
September 30, 1899, 1 year	78,082.33	31,899.11	46,183.22
September 30, 1900, 1 year	87,042.51	26,956.51	60,086.00
September 30, 1901, 1 year	86,448.72	27,581.86	58,866.86
leptember 30, 1902, 1 year	108,576.48	27,476.91	81.099.57
eptember 30, 1903, 1 year	118,214.06	30,111.33	88,102.78
eptember 30, 1904, 1 year	122,894.15	26,732.42	96,161.78
eptember 30, 1905, 1 year	130,335.54	27,926.38	102,409.16
eptember 30, 1906, 1 year	140,361.84	26,250.70	114,111.14
eptember 30, 1907, 1 year	147,548.51	36,932.15	110,616.36
eptember 30, 1908, 1 year	155, 423.03	30,953.42	124,469.61
eptember 30, 1909, 1 year	157,162.03	29,272.61	127, 889, 42
eptember 30, 1910, 1 year	167,186.71	29,460.11	137,726.60
eptember 30, 1911, 1 year	179,824.02	30,592.79	149,231.23
eptember 30, 1912, 1 year	186,535.40	32,998.70	153,536.70
eptember 30, 1913, 1 year	199,546.34	30,745.70	168,800.64
Totals	<b>\$3,353,836.83</b>	\$953,495.36	\$2,400,341.47

<sup>•</sup> Deficit

<sup>†</sup> The salaries and a few incidental expenses for the first five months of this year are not inladed in this sum.



#### CERTIFICATE OF AUDITORS OF PUBLIC ACCOUNTS.

HARTFORD, CONN., February 20, 1914.

This certifies that we have examined the accounts of Burton Mansfield, Insurance Commissioner, for the year ending Sept. 30th, 1913, have compared the same with the vouchers therefor and found them correct. The total revenue for said period was one hundred and ninetynine thousand five hundred and forty-six dollars and thirty-four cents (\$199,546.34). The total amount collected was turned over to the State Treasurer, as evidenced by receipts on file.

WILLIAM P. BAILBY,
JAMES P. TOBIN,
Auditors of Public Accounts.

HARTFORD, CONN., February 15, 1914.

HOE. BURTON MANSFIELD,

Insurance Commissioner, Hartford, Conn.

Str: -

In compliance with Chapter 203, Public Acts, 1909, the fifth annual report of my official actions as State Fire Marshal for the year ending December 31, 1913, is herewith submitted.

Fires of all classes to the number of 1,685 have been reported to this office by chief engineers and local fire marshals of the cities, boroughs, and fire districts, and from the first selectmen acting as local fire marshals of the towns. Also losses due to fire reported in the aggregate amount of \$1,284,695.90. This includes only such amounts as have been estimated and reported to this office by local fire marshals.

Forty-two (42) fires were reported and complained of to this department as being of incendiary origin. All of the aforesaid fires were investigated by officers of the State Police Department with the following results:

Carelessness	1
Cases continued	5
Not sufficient evidence	19
No evidence of incendiarism	3
Evidence and arrest by local officers	1
Right fires reported and complained of - offences committed	
by one person. Arrest and case continued	8

Of the five remaining cases evidence and prosecution was had with the following disposition:

1	.1 to 5 years	State Prison
1		"
1		
1		iail
1		

Cases complained of during the year 1912 — investigation continued, arrest, prosecution and conviction during the year 1913 as follows:

The following is a list and classification of all the fires reported during the year 1913.

Respectfully submitted,

(Signed) THOMAS F. EGAN, Supt. State Police.

# xlviii REPORT OF THE INSURANCE COMMISSIONER.

A 3	0	The 1 G - 13	14
Andover	28	Fairfield	14
Ansonia		Farmington	0
Ashford	0	Franklin	0
Avon	3	Glastonbury	-
Barkhamsted	0	Goshen	0
Beacon Falls	0	Granby	0
Bozrah	0	Greenwich	0
Berlin	0	Griswold	2
Bethany	0	Groton	5
Bethel	22	Guilford	1
Bethlehem	3	Haddam	0
Bolton	0	Hamden	8
Bloomfield	0	Hampton	0
Branford	12	Hartford	284
Bridgewater	0	Hartland	0
Bridgeport	0	Harwinton	0
Bristol	9	Hebron	0
Brookfield	1	Huntington	11
Brooklyn	0	Kent	0
Burlington	0	Killingly	3
Canaan	0	Killingworth	0
Canterbury	2	Lebanon	5
Canton	0	Ledyard	0
Chaplin	0	Lisbon	0
Chatham	0	Litchfield	0
Cheshire	2	Lyme	3
Chester	2	Madison	0
Clinton	0	Mansfield	0
Colchester	2	Manchester	2
Colebrook	0	Meriden	4
Columbia	1	Middlebury	0
Cornwall	0	Middlefield	0
Coventry	0	Middletown	28
Cromwell	2	Milford	0
Danbury	0	Monroe	0
Darien	0	Montville	0
Durham	0	Morris	0
Derby	16	Naugatuck	29
Eastford	0	New Britain	48
East Granby	0	New Cansan	10
East Haddam	0	New Fairfield	0
East Hartford	10	New Hartford	3
East Haven	2	New Haven	312
East Lyme	3	Newington	0
Easton	0	New London	46
East Windsor	6	New Milford	10
Ellington	0	Newtown	0
Enfield	4	North Branford	0
Essex	1	North Haven	0

REPORT O	F THE	INSU	RANCE COMMISSIONER.	xlix
North Canaan		0	Sterling	0
North Stonington		0	Stonington	8
Norfolk		0	Stratford	8
Norwalk		18	Suffield	0
Norwich		54	Thomaston	0
Old Lyme		0	Thompson	0
Old Saybrook		0	Tolland	3
Orange		11	Torrington	8
Oxford		0	Trumbull	0
Plainfield		0	Union	0
Plainville		4	Vernon	0
Plymouth		1	Voluntown	0
Pomfret		1	Wallingford	0
Portland		5	Warren	0
Preston		0	Washington	0
Prospect		0	Waterbury	410
Putnam		10	Waterford	0
Redding		0	Watertown	0
Ridgefield		6	Westbrook	0
Rocky Hill		0	West Hartford	0
Roxbury	• • • • •	1	Weston	0
Salem		0	Westport	4
Salisbury		ŋ	Wethersfield	4
Saybrook		0	Wilton	2
Scotland		0	Willington	0
Seymour		9	Winchester	0
Sharon		0	Windham	0
Sherman		0	Windsor	8
Simsbury		0	Windsor Locks	3
Somers		0	Wolcott	1
Southbury		1	Woodbridge	0
Southington		10	Woodbury	2
South Windsor		0	Woodstock	ι
Sprague		0		
Stafford		11	Total	1,685
Stamford		127	UCDO OD DIDEO	
			USES OF FIRES.	
			•••••	91
			• • • • • • • • • • • • • • • • • • • •	33
			•••••	124
	-		•••••	35
			•••••	80
_	•		•••••	22
			•••••	42
_		-	•••	218
			•••••	48
opontaneous combustion	• • • • • • • • •	••••	•••••	36

Furnaces and detective heaters	14
Ignition of grease, oils, paints, etc.	26
Accidental	27
Electric wires	38
Gasoline, explosion of gasoline and chemicals	55
Overheated and defective ovens and kilns	17
Rubbish	43
Exposure to burning buildings	23
Lightning	15
Bonfires	41
Fireworks	21
Incendiary	38
Mischievous children	56
Suspicious or mysterious	40
Carelessness	68
Unknown	434
Total	1,685
CLASSIFICATION OF BUILDINGS.	
Dwellings	804
Stores and offices	254
Barns, stables and sheds	179
Factories	75
Hotels, clubs, restaurants, etc	41
Warehouses and storehouses	41
Railroad and steamboat property	47
Theatres, halls, public buildings and churches	18
Schools, hospitals, asylums	8
Automobiles and garages	61
Miscellaneous or sundry	157
m.i.l	1 695

# FIRE AND FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1913.

#### ÆTNA INSURANCE COMPANY.

#### HARTFORD, CONN.

# Commmenced Business, August, 1819.

W	ъ	CT . DT	President.
WM.	B.	LTARK.	PTPRIMENT

E. J. SLOAN, Secretary.

#### CAPITAL STOCK.

Amount of	capital	paid up	in	cash	<b>\$5,000,000.00</b>	
Amount of ledge	r assets	December	r 31,	, 1912		\$21,700,621.78

#### INCOME.

Marine and Inland.

Gross prems, received	Intand.	
during the year \$11,444,157.75	\$2,958,696.56	
Deduct reinsurance,		
<b>\$2,782,576.82</b>	. •	
and return premiums,		
<b>\$1,671,806.05</b> 2,920,262.32	1,534,120.55	
Received for prems.		
(other than perp.) \$8,523,895.43	\$1,424,576.01	\$9,948,471.44
Deposit prems. written on perpetual	risks (gross)	3,164.12
Gross interest on collateral loans	\$4,897.91	
Gross interest on bonds and divi-		
dends on stocks	884,496.04	
Gross interest on deposits	24,821.00	
Gross interest on farm notes	181.12	•
Gross interest on loan to State of		
Connecticut	337.50	
Gross interest from Philadelphia		
Underwriters' Association		
Gross interest on agents' balances	6.78	
Gross rents from company's property,		
including \$25,000.00 for company's		
occupancy of its own buildings	25,300.00	
Total gross interest and rents		940,046.65
Conscience fund		15.00

Fire.

In the second court of the		
Agents' balances previously charged off Gross profit on sale or maturity of ledger assets, viz.	1,122.30	
Stocks	1,414.00	
Total income		10,894,233.51
Sum of both amounts		<b>\$</b> 32,594,8 <b>5</b> 5.29
DISBURSEMENTS		
Marine and Fire. Inland.		
Gross amount paid policy-holders for		
losses (including		
\$887,313.82 occur-		
ring in previous		
years) \$5,470,981.69 \$1,789,869.81		
Deduct amount re-		
ceived for salvage, \$120,267.43		
for reinsurance in		
other companies,		
\$1,619,614.64	•	
and for discount,		
<b>\$1,174.45</b> 915,101.72 825,954.90		
Net amount paid policy-		
holders for losses \$4,555,879.97 \$963,914.91	\$5,519,794.88	
Expenses of adjustment and settlement of losses	55,036.89	
Commissions or brokerage	1,931,896.43	
Salaries, \$200,278.21, and expenses, \$158,975.31, of		
special and general agents	359,253.52	
Salaries, fees, and all other charges of officers,	404 700 00	
directors, trustees, and home-office employees Rents, including \$25,000.00 for company's occupancy	424,782.86	
of its own buildings	74,093.10	
Advertising, \$20,764.53; printing and stationery,	, 2,0000	
\$90,087.27	110,851.80	
Postage, telegrams, telephone, and express	62,769.35	
Legal expenses	16,812.65	
Furniture and fixtures	12,234.58	
Maps, including corrections	17,115.87 105,389.66	•
Fire department, fire patrol and salvage corps as-	100,008.00	
sessments, fees, and expenses (including taxes,		
<b>\$40,519.48</b> )	55,620.55	
Inspections and surveys	62,349.56	
Repairs and expenses (other than taxes) on real		
estate	6,251.28	
Taxes on real estate	11,760.50	

Chada dama and a t	3.00 00 0 0 4	
State taxes on premiums	168,997.24	
Insurance-department licenses and fees	31,266.38	
Federal corporation tax	13,510.75	
Taxes assessed in various towns on premium receipts	4,810.46	
City and town licenses	15,849.53	
Tax on franchise	678.72	
State corporation tax on capital stock	137,790.75	
Auditing	1,000.00	
Coal	1,014.59	
Electric light and gas	3,129.22	
Ice	453.45	
Janitor's and engineer's supplies	1,771.11	
Laundry	768.14	
Lunch system	16,001.70	
Newspaper subscriptions	1,319.81	
Water	281.48	
Vault protection	837.66	
Pensions	150.00	
Cartage	455.75	
Premium on fire and liability policies	300.13	
Mercantile agencies	1,647.20	
Paid Munich Reinsurance Co. for interest on balance	19,434.56	
Deposit premiums returned	2,937.85	
Paid stockholders for interest or dividends (amount	·	
declared during the year)	900,000.00	
Decrease in liabilities during year, on account of	•	
reinsurance treaties	1,472.38	
Agents' balances charged off	1,618.62	
Gross loss on sale or maturity of ledger assets, viz.:	•	
Bonds	8,563.18	
Total disbursements		10,162,074.14
Balance	-	\$99 439 781 15
Postance		φ22,402,101.10
LEDGER ASSETS.		
Book value of real estate	<b>\$</b> 627,207.93	
Loans secured by collateral (Schedule C)	60,000.00	
Book value of bonds, \$14,220,058.94, and stocks,		
\$4,106,088.60 (Schedule D)	18,326,147.54	
Cash in company's office	4,996.66	
Deposits in trust companies and banks not on in-		
terest	57,643.24	
Deposits in trust companies and banks on interest	1,562,659.65	
Agents' balances, under three months due	1,778,184.72	
Agents' balances, over three months due	13,459.07	
Bills receivable, taken for marine and inland risks	2,413.34	
Bills receivable, taken for fire risks	69.00	
Total ledger assets, as per balance		<b>\$22,432,781.15</b>

#### NON-LEDGER ASSETS.

. Hon-ledge abbets.	
Accrued.	
Interest on bonds	•
Interest on special deposit New York Life Insurance	
and Trust Company	•
Total interest accrued	97,6 <b>74.4</b> 8
Market value of bonds and stocks over book value (Schedule D)	
market value of boulds and sootes over book value (boulding b)	
Gross assets	\$22,711,917. <b>3</b> 4
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written	
prior to October 1, 1913 \$13,459.07	7
Book value of real estate over market value 217,207.98	3
Total	-
•	
Total admitted assets	<b>\$22,481,250.34</b>
LIABILITIES.	
Gross losses adjusted and unpaid	<b>1</b>
•	,
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to Decem-	
ber 31st not reported	
Gross claims for losses resisted 94,405.63	3
Total \$1,080,627.93	- 1
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$722,598.94
Unearned premiums on fire risks \$8,485,880.08	i
Unearned premiums on inland navigation risks 396,852.74	
Unearned premiums on unexpired marine risks 63,056.28	
·	
Total unearned premiums	
Reserve on perpetual policies (90%),	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	l 1,000.00
Estimated federal, state and other taxes hereafter payable	
Funds held under reinsurance treaties	480,575.41
Interest accrued (not due) on funds held under reinsurance	•
treaties	
Total liabilities, except capital	\$10.571.000.4~
Capital paid up in cash \$5,000,000.00	
Surplus over all liabilities	, -
Surplus as regards policy-holders	11,909,389.89
Total	\$22,481,250.34
	. , -,

#### SPECIAL DEPOSITS. (Showing deposits not held for protection of all policy-holders.)

State, Countr. Canada North Carolina Georgia Virginia New Mexico Special deposits in excess	• • • • • • • • • • • • • • • • • • • •	ite.	Market value of deposit. \$269,573.00 24,500.00 10,000.00 49,510.00 10,300.00 59.14.	Corresponding liabilities. \$262,013.86 105,513.08 220,670.11 115,111.06 24,629.61	
RISKS AND PREMIUMS.					
	Firi Risks.	e. Premiums.	Marine a Risks.	ND INLAND. Premiums.	
In force December 31, 1912			\$58,939,485	\$1,452,150.91	
Written or renewed during the year	978,943,592	11,444,157.75	427,048,212	2,958,696.56	
Total	\$2,443,543,394 \$	28,179,902.32	\$485,987,697	\$4,410,847.47	
Deduct those expired and marked off as term	843,213,690	10,270,594.41	417,401,172	2,901,212.98	
In force at the end of the year 1913					
Deduct amount reinsured	\$1,600,329,704 \$ 167,805,745	17,909,307.91 1,849,551.44	\$68,586,525 21,974,841	\$1,509,634.49 652,872.76	
Net amount in force December 31, 1913	\$1,432,523,959 \$	16,059,756.47	\$46,611,684	\$856,761.73	
Perpetual risks not included Deposit premiums on same	above			\$5,070,494.00 \$116,598.59	
	TULATION OF FIRE				
Year.	TODATION OF PIME	Gross premit		Premiums	
Written. Term.	Amount.	charged.	Unearned.	unearned.	
1913 One year or less	\$360,776,661 6,990,994			\$2,190,111.61 16,273.84	
1912   Two years	7,846,951	68,187	'.31 <b>3-4</b>	51,140.48	
1911   1912   Three years	203,502,181 239,719,444	2,125,712 2,452,929		354,285.39 1,226,464.76	
1913 ]	276,025,741	2,859,016	5.75 5-6	2,382,513.96	
1910 1911	3,896,891			4,728.42 13,305.05	
1912 Four years	3,812,460 4,159,364			25,735.28	
1913 j	5,497,734	55,300	).83 7–8	48,388.28	
1909	45,135,143		5.28 1-10	56,814.53	
1910   1911   Five years	56,466,465 63,554,650	700,285 800,307		210,085.65 400,153.67	
1912	73,645,242			620,140.40	
1913)	81,494,038	£84,154	l.20 9–10	885,738.78	
Totals Perpetual risks	\$1,432,523,959 5,070,494			\$8,485,880.05 104,938.73	
Grand Totals	\$1,437,594,453			\$8,590,818.78	
	GENERAL INTE	RROGATORIES	1		
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for rensurance, whether the same be in admitted or non-admitted					
Total amount of the company's stock owned by the directors at par				. \$325,000.00	
value?				225,400.00	
Total amount loaned to directors or other officers?				None. None.	
Total amount loaned to stockholders not officers?					
of any other insurance company?					
Is a majority of the capital stock of this company owned or controlled,					
directly or indirectly, by any other corporation?				No.	
and now in force?					

Business in Connection				Fire.
Gross risks written Less \$4,290,015.00 risks cancelled, as	ance	\$25,602,768.00		
in companies authorized in Connecti	cut	• • • • • • • • • • • • • • • • • • • •	_	4,716,767.00
Net risks written				\$20,886,001.00
Gross premiums on risks written				\$257,717.87
Less \$20,048.18 return premiums; an reinsurance in companies authorize	d in Conne	cticut		23,239.11
Net premiums received			–	\$234,478.76
Losses paid				\$95,145.89
Less losses on risks reinsured in compan	les authoriz	ed in Connec	ticut _	28.50
Net losses paid				\$95,117.39
Losses incurred Less losses on risks reinsured in compan	les authoriz	ed in Connec	ticut	\$100,916.54 28.50
Net losses incurred			_	\$100,888.04
				Marine and
				Inland.
Gross risks written				\$1,155,350.00
Less \$217,715.00 risks cancelled, and \$0. authorized in Connecticut				217,715.00
Net risks written				\$937,635.00
Gross premiums on risks written				\$25,809.95
Less \$3,508.59 return premiums; and surance in companies authorized in	\$0.00 pres	miums for r	ein-	3,508.59
Net premiums received				\$22,301.36
Less losses on risks reinsured in compan	les authoriz	ed in Connect	icut	\$2,836.66 0
Net losses paid				\$2,336.66
Losses incurred				\$3,709.93
Less losses on risks reinsured in compani	es authorize	ed in Connect	icut	0
Net losses incurred	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	•••	\$3,709.93
Schedule C. Le				
1000 -b - N W N TI & U D D stock				Amount loaned.
1000 shs. N. Y., N. H. & H. R. R. stock 78 "Boston & Albany R. R. stock	7,800.0	0 <b>\$77,00</b> 00 <b>15,60</b>	0.00 }	\$60,000.00
Totals	\$107,800.0	0 \$92,60	0.00	\$60.000.00
Schedule D. Bonds and St				
GOVERNMENT BONDS:		Book value.		Market value.
United States, 4%, 1925	• • • • • •	\$113,718.85	1124	\$112,500.00
STATE, COUNTY, AND MUNICIPAL BONDS	:			
Albany, N. Y., 414%, 1918-21	• • • • • •	50,466.90 27,750.00	100	50,000.00 27,125.00
American Ge 6% 1919-20		21,750.00	108 ½ 105	18,900.00
Bainbridge, Ga., 6%, 1914-26		6,500.00	102	6,620.00
Baltimore, Md., 4%, 1961		9,000.00	95	9,500.00
Americus, Ga., 6%, 1919-20.  Bainbridge, Ga., 6%, 1914-26.  Baltimore, Md., 4%, 1961  Baltimore, Md., 4%, 1961  Boston, Mass., 4%, 1923  Bridgeport, Conn., 4¼, %, 1949-61  Buffale, N. Y., 4%, 1939  Chicago, Ill., 5%, 1914  Chicago, Ill., 4%, 1928  Clayeland, Ohio., 4%, 1922		36,000.00 25,000.00	95 95	38,000.00 23,750.00
Boston, Mass., 4%, 1923		26,022.86	101	25,250.00
Buffalo, N. Y., 4%, 1939		21,768.75	96	21.600.00
Chicago, Ill., 5%, 1914	•••••	13,870.72	100	13,000.00
Chicago, Ill., 4%, 1928		24,937.50	95	23,750.00
Cleveland, Ohio, 4%, 1922	• • • • • •	25,625.00	100	25,000.00 25,000.00
Cleveland, Ohio, 4%, 1925	• • • • • •	25,687.50 86,200.00	100 104	83,200.00
Connecticut State 4% 1936		50,500.00	100%	50,375.00
Connecticut State, 31/6 % 1934		100,000.00	94	94,000.00
Chicago, Ill., 4%, 1922 Cleveland, Ohio, 4%, 1922 Cleveland, Ohio, 4%, 1925 Columbia, S. C., 5%, 1941 Connecticut State, 4%, 1936 Connecticut State, 3½%, 1934 Dallas, Tex., 5%, 1920		35,902.68	102	36,720.00

	Book value.	Rate.	arket value.
Durham, N. C., 4½%, 1935. Georgia State, 4½%, 1915 Greensboro, N. C., 6%, 1922 Greenville, Ala., 6%, 1922 Greenwich, Conn., 4½%, 1929-33 Hamilton, Ont., 4%, 1920 Hamilton, Ont., 4%, 1932 Hartford, Conn., 3½%, 1954	26,718.75	98	24,500.00
Georgia State, 41/2 %, 1915	11.400.00	100	10,000.00
Greensboro, N. C., 6%, 1922	24,480.00	106	25,440.00
Greenville, Ala., 6%, 1922	20,000.00 25,159.25	103 100½	20,600.00 25,125.00
Hamilton, Ont., 4%, 1920	48,185.00	95	43,700.00
Hamilton, Ont., 4%, 1932	24,327.50	90	22,500.00
Hartford, Conn., 31/2%, 1954	<b>4</b> 7,000.00	86	43,000.00
Jersey City, N. J., 5%, 1923	26,304.79 26,250.00	105 102	26,250.00 25,500.00
Hartford. Conn., 31/2 %, 1954  Jersey City, N. J., 5/8, 1923  Jersey City, N. J., 41/2 %, 1928  Jersey City, N. J., 41/2 %, 1961  Laxington, Ky., 5%, 1918	58,435.50	104	57,200.00
Lexington, Ky., 5%, 1918	52,846.83	100	50,000.00
Manitoba (Province), 4%, 1947-48	14,875.00	88	13,200.00
Maryland State, 4%, 1927	24,585.00 75,815.00	98 103	24,500.00 74,160.00
Milford. Conn., 4%, 1927	20.647.20	97	20.370.00
Milwaukee, Wis., 41/2 %, 1917-29	20,647.20 17,592.49	103	20,370.00 17,510.00
Milwaukee, Wis., 41/2 %, 1917-32	8,246.52	103	8,240.00
Minneapolis, Minn., 4%, 1920	24,052.50 54,250.00	98 90	24,500.00 45,000.00
Montreal, Canada, 4%, 1926	8,254.43	94	5,640.00
Montreal, Canada, 4%, 1917	4,080.00	96	3,840.00
Nashville, Tenn., 41/2 %, 1940	37,370.00	98	36,260.00
New Britain, Conn., 4%, 1948	100,250.00 10,550.00	98 103	98,000.00 10,300.00
New York City, 416 %, 1957	56,187.50	1031/2	<b>51</b> .750.00
New York City, 4 1/4 %, 1960	50.375.00	100	50.000.00
Norwalk, Conn., 414 %, 1942	25,637.50	100	25,000.00
Norwich, Conn., 4 1/2 %, 1938	25,760.00 50,000.00	103 95	25,000.00 25,750.00 47,500.00
Port of Portland, Oregon, 5%, 1922	54,152.78	103	51,500.00
Rahway, N. J., 4%, 1922	44,796.80	95	20,900.00
Richmond, Va., 4%, 1943	25,125.00	93	23,250.00
Richmond, Va., 4%, 1929-38	25,650.00 24,875.00	95 98	23,750.00 24,500.00
Roanoke, Va., 4%, 1936	30,000.00	98.	27,600.00
Jersey City, N. J., 4½%, 1961 Laxington, Ky., 5%, 1918 Manitoba (Province), 4%, 1947-48 Maryland State, 4%, 1927 Mcklenburg County, N. C., 6%, 1920 Milford, Conn., 4%, 1927 Milwaukee, Wis., 4½%, 1917-29 Milwaukee, Wis., 4½%, 1917-32 Mineapolis, Minn., 4%, 1920 Montreal, Canada, 4%, 1942 Montreal, Canada, 4%, 1942 Montreal, Canada, 4%, 1947 New Hexico, 5%, 1915-25 New York City, 4½%, 1957 New Mexico, 5%, 1915-25 New York City, 4½%, 1960 Norwalk, Conn., 4¼%, 1942 Norwich, Conn., 4½%, 1938 Portiand, Ore, 4%, 1933 Port of Portland, Oregon, 5%, 1922 Richmond, Va., 4%, 1922 Richmond, Va., 4%, 1941 Roanoke, Va., 4%, 1938 Spotane County, Wash., 4½%, 1932 Spokane, Wash., 4½%, 1934 Spokane, Wash., 4½%, 1931	25,812.50	98	24,500.00
Spokane, Wash., 41/2 %, 1934	21,842.50	961/2	20,265.00
Spokane County, Wash., 4 ½ %, 1923	51,250.00 25,562.50	97 1/3 96 1/4	48,750.00 24,125.00
	50,500.00	951/2	24,125.00 47,750.00 23,750.00
Stamford, Conn., 4%, 1942	24,625.00	95	23,750.00
Syracuse, N. Y., 4½%, 1914-28	31,489.20 20,824.18	1011/2 102 %	30,450.00 20,550.00
Stamford, Conn., 4%, 1938 Stamford, Conn., 4%, 1942 Syracuse, N. Y., 4½%, 1914-28 Syracuse, N. Y., 4½%, 1928-29 Tacoma, Wash., 4½%, 1929 Toronto, Ont., 4%, 1920 West Hartford, Conn., 4½%, 1943 Westmount, Queboc, 3½%, 1938 Winning, Man. 4%, 1914	31,200.00	100	30,000.00
Toronto, Ont., 4%, 1920	10,000.00	95	9,500.00
West Hartford, Conn., 41/2 %, 1943	51,675.00	1031/2	51,750.00
Westmount, Quebec, 3½%, 1938	50,375.00 83,143.90	80 100	40,000.00 31,793.00
Winnipeg, Man. 4%, 1914 Winston, N. C., 5%, 1924	25,000.00	102	25,500.00
	•		
RAILROAD BONDS:			
Alabama Central, 6%, 1918	58,000.00	104	52,000.00
Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 3½%, 1925 Boston & Maine, 4½%, 1929 Boston & New York Air Line, 4%, 1955 Buffalo, New York & Erie, 7%, 1916 Burlington, Cedar Rapids & Northern, 5%, 1934	123,250.00 23,187.50	92 901⁄3	115,000.00 22,625.00
Boston & Maine, 414%, 1929	156,425.00	90	135,000.00
Boston & New York Air Line, 4%, 1955	101,000.00	90	90,000.00
Buffalo, New York & Erie, 7%, 1916	153,848.75	104	130,000.00 153,750.00
Canada Southern 5% 1962	165,785.00 53,000.00	102 1/2 104	52,000.00
Canadian Northern, 4%, 1939	49,625.00	90	45,000.00
Central Branch, 4%, 1919	81,450.00	89	32,930.00
Central Ohio, 4½%, 1930	27,593.75	100 91	25,000.00 910.00
Canada Southern, 5%, 1934  Canada Southern, 5%, 1962  Canadian Northern, 4%, 1939  Central Branch, 4%, 1919  Central Ohio, 4½%, 1930  Central Pacific, 3½%, 1929  Central Pacific, 4%, 1949  Central R. of New Jersey, 5%, 1987  Chesapeake & Ohio, 4%, 1989	840.00 <b>48,875.</b> 00	92	46,000.00
Central R. R. of New Jersey, 5%, 1987	315,578.75	114	285,000.00
Chesapeake & Ohio, 4%, 1989	815,578.75 88,783.05	871/2	87,500.00
Chicago, Burlington & Quincy, 3½%, 1949	131,808.75 96,562.50	82 94%	123,000.00 94,750.00
Chicago & Eastern Illinois, 5%, 1937	67,218.75	100	60,000.00
Chicago, Burlington & Quincy, 3½, 1949 Chicago, Burlington & Quincy, 4½, 1949 Chicago, Burlington & Quincy, 4½, 1927 Chicago & Eastern Illinois, 5%, 1937 Chicago & Eastern Illinois, 6%, 1934	61,095.00	113	56,500.00
CEREEO & E.N. 9%, 1982	298,318.75	1041/8	260,312.50
Chicago, Hammond & Western, 6%, 1927 Chicago, Indiana & Southern, 4%, 1956	157,850.00 49,425.00	111 83	144,300.00 44,820.00
Chicago, Mil. & St. Paul, 6%, 1920	96,634.17	1081/4	92,012.50

Chicago, Mil. & St. Paul. 4%, 1882		Book value.	Rate.	Market value.
Cultago & Northwestern, 5%, 1923  Chicago & Northwestern, 5%, 1927  Chicago & Northwestern, 5%, 1929  Chicago & Northwestern, 5%, 1933  Chicago & Northwestern, 5%, 1929  Chicago Rallways, 5%, 1927  Chicago Rallways, 5%, 1927  Chicago Rallways, 5%, 1927  Chicago Rallways, 4%, 1927  Chicago Rallways, 1928  Chicago	Chicago, Mil. & St. Paul, 4%, 1989	75,081.25	92%	69,562.50
Cultago & Northwestern, 5%, 1923  Chicago & Northwestern, 5%, 1927  Chicago & Northwestern, 5%, 1929  Chicago & Northwestern, 5%, 1933  Chicago & Northwestern, 5%, 1929  Chicago Rallways, 5%, 1927  Chicago Rallways, 5%, 1927  Chicago Rallways, 5%, 1927  Chicago Rallways, 4%, 1927  Chicago Rallways, 1928  Chicago	Chicago, Mil. & St. Paul, 41/2%, 1932	44,100.00	101	44,541.00
Chicago & Northwestern, 7%, 1915. Chicago & Northwestern, 84, %, 1987 Othicago & Northwestern, 84, %, 1987 Othicago & Northwestern, 84, %, 1987 Othicago & Northwestern, 84, %, 1929  Chicago & Rallways, 5%, 1927 Othicago Rallways, 5%, 1927 Othicago Rallways, 5%, 1927 Othicago Rallways, 5%, 1927 Othicago Rallways, 4%, 1927 Othicago, Rock Island & Pacific, 6%, 1917 Othicago, Rock Island & Pacific, 6%, 1917 Othicago, Rock Island & Pacific, 4%, 1988 Othicago, Rock Island & Pacific, 4%, 1988 Othicago & Western Indiana, 6%, 1957 Othicago, Rock Island & Pacific, 4%, 1988 Othicago & Western Indiana, 6%, 1952 Othicago & Western Indiana, 6%, 1953 Othi	Chicago & Northwestern, 4%, 1987			70,500.00
Chicago & Northwestern, 3½, 9, 1987 99,460.00 80½, 80,500.00 Chicago & Northwestern, 5½, 1928 11,125.00 101½ 101,500.00 Chicago & Northwestern, 5½, 1929 30,000.00 97 10, 20,000.00 Chicago & Railways, 5½, 1927 40,000.00 101½ 10,000.00 Chicago Railways, 4½, 1927 57,000.00 67 10, 20,000.00 67 10,	Chicago & Northwestern, 7%, 1915		10214	82.000.00
Chicago Railways, 5%, 1927  Chicago Railways, 5%, 1927  Chicago Railways, 4%, 1927  Chicago Railways, 4%, 1927  Chicago Railways, 4%, 1927  Chicago Railways, 4%, 1927  Chicago Rock Island & Pacific, 6%, 1917  Chicago, St. Louis & New Orleans, 5%, 1951  Chicago, St. Louis & New Orleans, 5%, 1951  Chicago, St. Louis & New Orleans, 5%, 1951  Chicago, St. Louis & New Orleans, 5%, 1941  Chicago, St. Western Indiana, 4%, 1982  Chicago, St. Western Indiana, 4%, 1982  Chicago, St. Western Indiana, 4%, 1982  Chicago, St. Western Indiana, 6%, 1932  Chicago, St. Western Indiana, 6%, 1933  Chicago, St.	Chicago & Northwestern, 3½%, 1987	99,460.00	801/2	80,500.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago & Northwestern, 5%, 1933	111,815.00	101 1/2	101,500.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago & Northwestern, 5%, 1929			
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago Railways, 5%, 1927		7814	35 325.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago Railways, 4%, 1927	15,741.67	461/2	7,300.50
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago Railways, 4%, 1927	<b>57,875</b> .00	67	38,525.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago, Rock Island & Pacific, 6%, 1917	75,850.00		62,100.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago, St. Louis & New Orleans, 5%, 1951	86.495.00		76.687.50
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago & Western Indiana, 4%, 1952	101,000.00	83 ~	83,000.00
Cincinnati, Findiay & Fort Wayne, 4%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Hamilton & Dayton, 5%, 1942 Cileveland, Cincinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Clocinnati, Chic. & St. Louis, 4%, 1983 Cleveland, Columbus, Cin. & Ind., 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Cloveland, Lorain & Wheeling, 5%, 1933 Colorado & Southern, 4%, 1929 Colorado & Southern, 4%, 1925 Columbus & Toledo, 4%, 1955 Latination Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Canal, 7%, 1917 Des Moines & Fort Dodge, 4%, 1935 Destroit Railway, 5%, 1915-24 East Tennessee, Virginia & Georgia, 5%, 1966 East Tennessee, Virginia & Georgia, 5%, 1966 Eigin, Joliet & Eastern, 5%, 1941 Spint & Père Marquette, 5%, 1939 Filnt & Père Marquette, 5%, 1939 Calveston, Harrisburg & San Antonio, 5%, 1931 Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia & R. & Banking Co., 4%, 1947 Sireet, 4%, 1930 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1999 Hocking Valley, 4½, 5, 1993 Candon Coloratal, 3½, 1951 Coloratal, 5%, 1945 Coloratal, 5%, 1945 Coloratal, 5%, 1946 Coloratal, 5%, 1947 Coloratal, 5%, 1948 Coloratal, 5%, 1949 Coloratal, 5%, 1949 Coloratal, 5%, 1941 Coloratal, 5%, 1945 Colo	Chicago & Western Indiana, 6%, 1932	111,033.45		98,700.00
Cincinnati, Hamilton & Dayton, 5%, 1942  Cincinnati, Indianap. & West., 4%, 1953  Cleveland, Cloiumbus, Cin. & Ind., 7%, 1993  Cleveland, Columbus, Cin. & Ind., 7%, 1933  Cleveland, Lorain & Wheeling, 5%, 1933  Cloirado & Southern, 4%, 1929  Columbus & Toledo, 4%, 1955  Dayton & Michigan, 4½, 9, 1931  Delaware & Hudson Co., 4%, 1943  Des Moines & Fort Dodge, 4%, 1935  Detroit Railway, 5%, 1915-24  Elgin, Joliet & Eastern, 5%, 1941  Seligin, Joliet & Eastern, 5%, 1943  Seligin, Joliet & Eastern, 5%, 1943  Selorgia & Alabama, 5%, 1955  Caversia, R. & Banking Co., 4%, 1943  Borgia R. & Banking Co., 4%, 1947  Cavergia R. & Banking Co., 4%, 1947  Hocking Valed & 1956  Hocking Valed & 1957  Hocking Valed & 1958  Roy 1958  Ro	Cincinnati, Dayton & Fronton, 5%, 1941	53,087.50	101	50,500.00
Columbus & Toledo, 4%, 1955 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Co., 4%, 1943 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1956 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%	Cincinnati, Hamilton & Dayton, 5%, 1942	117.231.67		109.080.00
Columbus & Toledo, 4%, 1955 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Co., 4%, 1943 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1956 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%	Cincinnati, Indianap. & West., 4%, 1953	49,500.00	87	43,500.00
Columbus & Toledo, 4%, 1955 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Co., 4%, 1943 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1956 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%	Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1993			
Columbus & Toledo, 4%, 1955 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Dayton & Michigan, 4\frac{4}{1}\%, 1931 Delaware & Hudson Canal, 7%, 1917 Delaware & Hudson Co., 4%, 1943 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Des Moines & Fort Dodge, 4%, 1935 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1956 Detroit Railway, 5%, 1915-24 Bast Tennessee, Virginia & Georgia, 5%, 1956 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, 1950 Bast Tennessee, Virginia & Georgia, 1950 Bast Tennessee, Virginia & Georgia, 5%, 1950 Bast Tennessee, Virginia & Georgia, 5%	Cleveland, Columbus, Cin. & Ind., 7%, 1914			
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Colorado & Southern, 4%, 1929			
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Columbus & Toledo, 4%, 1955	142,159.39		116.840.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Dayton & Michigan, 41/2%, 1931	26,100.00		24.000.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Delaware & Hudson Canal, 7%, 1917	118,882.33	1071/	107,500.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Des Moines & Fort Dodge, 4%, 1935	24 437 50		18.250.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Detroit Railway, 5%, 1915-24	32,539.90		27,000.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	East Tennessee, Virginia & Georgia, 5%, 1956	27,495.00		27,500.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Eigin, Joliet & Eastern, 5%, 1941	95,307.50	104	87,360.00
Galveston, Harrisburg & San Antonio, 5%, 1931 Georgia & Alabama, 5%, 1945 Georgia R. R. & Banking Co., 4%, 1947 Georgia R. R. & Banking Co., 4%, 1947 Hartford Street, 4%, 1930 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Valley, 4½%, 1999 Hocking Central, 3½%, 1951 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1937 Holisatonic, 5%, 1938 Georgia R. R. & Banking Co., 4%, 1951 Holisatonic, 5%, 1938 Holisatonic, 5%, 1951 Holisatonic, 5%, 1953 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1954 Holisatonic, 5%, 1955 Holisat	Flint & Père Marquette, 5%, 1939			
Georgia R. R. & Banking Co., 4%, 1947  Georgia R. R. & Banking Co., 4%, 1947  Hartford Street, 4%, 1930  Housatonic, 5%, 1937  Solution Control, 4½, 8, 1999  Housatonic, 5%, 1937  Solution Central, 3½, 8, 1951  Solution Central, 5%, 1938  Kansas City Terminal, 4%, 1960  Lehigh Valley, 4½, 8, 1941  Lehigh Valley Terminal, 5%, 1941  Lehigh Valley Terminal, 5%, 1941  Louisville & Jeffersonville, 4%, 1945  Louisville & Jeffersonville, 4%, 1946  Mahoning Coal, 5%, 1934  Solution Control, 4%, 1955  Middlesex Valley, 5%, 1942  Middlesex Valley, 5%, 1942  Minneapolis & St. Louis, 7%, 1927  Minneapolis & St. Louis, 7%, 1927  Minneapolis & St. Louis, 7%, 1927  Morris & Essex, 7%, 1915  Morris & Essex, 7%, 1915  Morris & Essex, 7%, 1915  Morris & Essex, 7%, 1945  Morris & Morris Morris Morris Morris Morris Morris Morris Mor	Galveston, Harrisburg & San Antonio, 5%, 1931	81,250.00	101	
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Georgia & Alabama, 5%, 1945	56,125.00	104	
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Georgia R. R. & Banking Co., 4%, 1947	23,375.00	87	
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Hocking Valley, 41/4%, 1999	78.716.25		73.500.00
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Housatonic, 5%, 1937	50,867.50	110	48,400.00
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Illinois Central, 31/2%, 1951	101,000.00	88	88,000.00
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Iowa Central, 4%, 1991	40,700.00 58 125 00	87	
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Kansas City Terminal, 4%, 1960	23,625.00		22,750.00
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Keokuk & Des Moines, 5%, 1923	45,942.50	96	48,000.00
Lehigh Valley Terminal, 5%, 1941 231,555.00 108 216,000.00 Louisville & Jeffersonville, 4%, 1946 47,762.50 91 45,500.00 Mahoning Coal, 5%, 1934 51,004.74 107 53,500.00 Michigan Central, 4%, 1959 48,750.00 95 47,500.00 Middlesex Valley, 5%, 1942 28,750.00 103 25,750.00 Middlesex Valley, 5%, 1942 28,750.00 113 85,470.00 Minneapolis & St. Louis, 7%, 1927 110,550.00 111 86,470.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 105 26,250.00 Minneapolis & St. Louis, 6%, 1921 31,875.00 112 20,300.00 Montana Central, 6%, 1937 133,087.50 121 121,000.00 Morris & Essex, 7%, 1914 73,790.63 100 61,228.75 Morris & Essex, 7%, 1915 176,169.72 103% 156,625.00 Mutual Terminal Co. of Buffalo, 4%, 1924 47,750.00 95 47,500.00 New England, 5%, 1945 124,947.50 107 110,210.00 New England, 5%, 1945 50,237.50 90 45,000.00 New Haven & Northampton, 4%, 1956 50,312.50 90 45,000.00 New York, Lackawanna & Western, 4%, 1923 100,581.25 94 94,000.00 New York, Lackawanna & Western, 4%, 1920 123,868.25 111 111,000.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1923-48 293,995.00 107 268,750.00 New York, New Haven & Hartford, 6%, 1945 527,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 247,566.25 100 250,000.00 New York, New Haven & Hartford, 6%, 1945 249,566.25 11 111,000.00 New York, New Haven & Hartford, 6%, 1945 252,756.25 93 232,500.00 New York, New Haven & Hartford, 4%, 1956 54,002.50 107 53,500.00 New York, New Haven & Hartford, 6%, 1943 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1954 54,002.50 107 53,500.00 New York, New Haven & Hartford, 4%, 1958 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1943 54,002.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1947 54,002.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 100 60,000.00 6	Lake Shore & Michigan Southern, 4%, 1931		88%	
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Lehigh Valley Terminal, 5%, 1941			
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Louisville & Jeffersonville, 4%, 1945	49,250.00		
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Louisville & Nashville, 4%, 1946	47,762.50	91	45,500.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Mahoning Coal, 5%, 1934	51,004.74	107	
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Middlesex Valley, 5%, 1942	28.750.00		25.750.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Midland R. R. of New Jersey, 5%, 1940	55,519.38	105	52.500.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Minneapolis & St. Louis, 7%, 1927	110,550.00		85,470.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Minneapolis & St. Louis, 6%, 1921	31,875.00		26,250.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Montana Central. 6%. 1937			121.000.00
Mutual Terminal Co. of Buffalo, 4%, 1924       47,750.00       95       47,500.00         New England, 5%, 1945       124,947.50       107       110,210.00         New England, 4%, 1945       50,237.50       90       45,000.00         New Haven & Northampton, 4%, 1956       50,312.50       90       45,000.00         New York, Lackawanna & Western, 4%, 1923       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       11       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00	Morris & Essex, 7%, 1914	73,790.63	100%	61,228.75
New London Northern, 4%, 1940	Morris & Essex, 7%, 1915		103%	155,625.00
New London Northern, 4%, 1940	Mutual Terminal Co. of Bunalo, 4%, 1924			
New London Northern, 4%, 1940	New England, 4%, 1945			
New York, Lackawanna & Western, 7%, 1920       100,581.25       94       94,000.00         New York, Lackawanna & Western, 7%, 1920       123,666.25       111       111,000.00         New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107       268,750.00         New York, New Haven & Hartford, 4%, 1956       237,375.00       75       187,500.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00		50,312.50		45,000.00
New York, New Haven & Hartford, 4%, 1923-48 223,995.00 107 ½ 268,750.00 New York, New Haven & Hartford, 4%, 1956 237,375.00 75 187,500.00 New York, New Haven & Hartford, 6%, 1914 249,765.63 100 250,000.00 New York, New Haven & Hartford, 4%, 1954 252,756.25 93 232,500.00 New York, Susquehanna & Western, 5%, 1948 54,902.50 107 53,500.00 New York, Susquehanna & Western, 5%, 1937 68,990.00 100 60,000.00	New London Northern, 4%, 1940			
New York, New Haven & Hartford, 6%, 1923-48       293,995.00       107½       268,750.00         New York, New Haven & Hartford, 4%, 1956       237,875.00       75       187,500.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00         Norfolk & Western, 6%, 1931       120,879.33       119       119,000.00	New York, Lake Erie & Western, 7%, 1923	123,666,25		94,000.00
New York, New Haven & Hartford, 4%, 1956       237,875.00       75       187,500.00         New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00         Norfolk & Western, 6%, 1931       120,879.33       119       119,000.00	New York, New Haven & Hartford, 6%, 1923-48	293,995.00	1071/4	268,750.00
New York, New Haven & Hartford, 6%, 1914       249,765.63       100       250,000.00         New York, New Haven & Hartford, 4%, 1954       252,756.25       93       232,500.00         New York, Susquehanna & Western, 5%, 1943       54,902.50       107       53,500.00         New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00         Norfolk & Western, 6%, 1931       120,879.33       119       119,000.00	New York, New Haven & Hartford, 4%, 1956	237,375.00	75	187,500.00
New York, Susquehanna & Western, 5%, 1937     52,100.25     93     232,500.00       New York, Susquehanna & Western, 5%, 1943     54,902.50     107     53,500.00       New York, Susquehanna & Western, 5%, 1937     68,990.00     100     60,000.00       Norfolk & Western, 6%, 1931     120,879.33     119     119,000.00	New York, New Haven & Hartford, 6%, 1914	249,765.63		250,000.00
New York, Susquehanna & Western, 5%, 1937       68,990.00       100       60,000.00         Norfolk & Western, 6%, 1931       120,879.33       119       119,000.00	New York, Susquehanna & Western, 5%, 1943	54.902.50		53 500 00
Norfolk & Western, 6%, 1931 120,879.33 119 119,000.00	New York, Susquehanna & Western, 5%, 1937	68,990.00	100	
	Norfolk & Western, 6%, 1931	120,879.33	119	

	Book value.	Rate.	Market value.
Norfolk & Western, 6%, 1932	54,425.00	119	53,550.00
Northern Pacific-Great Northern, 4%, 1921	203,931.87	95	237,500.00
Northwestern Union, 7%, 1917	121,297.97	108	108,000.00
Oregon Short Line, 6%, 1922	189,995.00 39,650.00	109 ¼ 105 ⅓	174,800.00 36,925.00
Northwestern Union, 7%, 1917  Oregon Short Line, 6%, 1922 Oregon Short Line, 5%, 1946  Oswego R. R. Bridge Co., 6%, 1915  Oswego & Syracuse, 5%, 1923  Port Reading, 5%, 1941  Rome. Watertown & Ogdensburg, 5%, 1922  St. Paul, Minneapolis & Manitoba, 6%, 1933  St. Paul, Minneapolis & Manitoba, 4%, 1933  St. Paul, Minneapolis & Manitoba, 4%, 1933	52.679.17	101	50,500.00
Oswego & Syracuse, 5%, 1923	52,679.17 24,882.50	103	23,690.00
Port Reading, 5%, 1941	109,330.00 108,675.00	1031/2	103,500.00
Rome, Watertown & Ogdensburg, 5%, 1922	108,675.00	102	102,000.00
St. Paul. Minneapolis & Manitoba, 6%, 1933	147,517.50 39,807.50	120 931/2	138,000.00 37,400.00
St. Paul, Minneapolis & Manitoba, 44%, 1933	80,652.50	100 1/3 94 1/3	29,145.00
St. Paul. Minneapolis & Manitoba, 4%, 1933 St. Paul. Minneapolis & Manitoba, 4%, 1937	49,115.00	94 1/2	47,250.00
St. Paul & Northern Pacific, 6%, 1923	243,526.67	110	220,000.00
St. Paul & Sioux City, 6%, 1919	142,500.00 28,343.75	107 107	133,750.00 26,750.00
Sault Ste. Marie & Southwestern, 5%, 1915	20.525.00	101	20,200.00
St. Paul & Sioux City, 6%, 1919 Sar Francisco & San Joaquin Valley, 5%, 1940 Sault Ste. Marie & Southwestern, 5%, 1915 Southern Railway, 5%, 1994 Southern Railway, 4%, 1951 Terre Haute & Peoria, 5%, 1942 Toledo & Ohio Central, 5%, 1935 Toledo & Ohio Central, 5%, 1935 Toronto, Hamilton & Buffalo, 4%, 1946 Union Pacific. 4%, 1947	52,005.00 49,875.00	102 1/4 83 5/4 101 1/2	51,250.00
Southern Railway, 4%, 1951	49,875.00	83 %	41,812.50 25,375.00
Terre Haute & Peorla, 5%, 1942	25,805.54 57,272.50	101 1/2	25,375.00
Toledo & Ohio Central, 5%, 1935	53,695.45	101 102	50,500.00 <b>51,</b> 000.00
Toronto, Hamilton & Buffalo, 4%, 1946	98,087.50	94	84,000.00
	50.281.25	95%	47,875.00
United New Jersey, 4%, 1929 Vermont Valley, 4½%, 1940	108,345.00	96 1/4	102,290.00
Websel 5 of 1020	104,875.00 112,097.50	95 102	95,000.00 102,000.00
Washington Terminal 314% 1945	31,637.50	811/4	28,437.50
Wabash, 5%, 1939 Washington Terminal, 3½%, 1945 West Shore, 4%, 2361 Willmar & Sioux Falls, 5%, 1938	94,125.00	91	91,000.00
Willmar & Sioux Falls, 5%, 1938	118,831.25	107	112,350.00
Miscellaneous Bonds: —	40.750.00	0.7	48 800 00
Arsenal School District, Hartford, Conn., 4%, 1942	49,750.00 90.00	97 100	48,500.00 90.00
Atlantic Mutual Insurance Co. Scrip, 6%, 1914 Masonic Tple Corp., Wilmington, N. C., 6%, 1919	30,500.00	105	31,500.00
Nortgage Bond Co. of New York, 4%, 1966 New York Dock Co., 4%, 1951 No. East Sch. Dist., Hartford, Conn., 3%, 1931 No. West Sch. Dist., Hartford, Conn., 4%, 1938	22,437.50	90	22,500.00
New York Dock Co., 4%, 1951	55,000.00 18,225.00	82	45,100.00
No. East Sch. Dist., Hartford, Conn., 3½%, 1931	18,225.00	90 98	18,000.00 29,400.00
Peoples Gas Light and Coke Co. Chicago 5% 1947	30,000.00 52,312.50	99	49,500.00
Peoples Gas Light and Coke Co., Chicago, 5%, 1947 Teronto Mortgage Co., 4%, 1916	50,000.00	98	49,000.00
RAILROAD STOCKS: —	40.000.50	0.01	100 500 00
500 shs. Albany & Susquehanna	46,662.50 45,875.00	265 133	132,500.00 39,900.00
300 " Baltimore & Ohio pref	23,539.14	180	24,000.00
1500 " Chicago, Mil. & St. Paul, pref	204,571.88	140	210.000.00
600 " Chicago, Mil. & St. Paul, com	60,256.08	100	60,000.00
500 " Chicago & Northwestern, pref 600 " Chicago & Northwestern, com	86,418.75 63,386.46	170 127	85,000.00 76,200.00
1000 " Cleveland, Cin., Chicago & St. Louis, pref.	98,912.51	65	65,000.00
1000 " Cleveland & Pittsburgh	46,032.75	159	79,500.00
Concago & Northwestern, com.  Chicago & Northwestern, com.  Competend, Cin., Chicago & St. Louis, pref.  Cleveland & Pittsburgh  Connecticut River  Dayton & Michigan, pref.  Delaware & Bound Brook  Worne & Jackson, pref.	28,016.66	200	60,000.00
300 " Dayton & Michigan, pref	23,636.00 54,000.00	180 180	27,000.00 54,000.00
500 " Fort Wayne & Jackson, pref	50,175.00	125	62,500.00
500 " Georgia Railroad and Banking Company	120,710.00	255	127,500.00
400 " Illinois Central	50,078.76	109	43,600.00
101 Illinois Southern	22,500.00	145	14,500.00
	9,462.75 55,750.00 43,968.75	131	58,950.00
1000 " Morris & Essex	43,968.75	165	82,500.00
1800 " New York Central & Hudson River	188,920.42	93	167,400.00
350 " New York, Lackawanna & Western	45,833.38	116 7 <b>7</b>	40,600.00 370,601.00
4813 " New York, New Haven & Hartford 900 " Oswego & Syracuse	551,702.26 95,364.25	200	90,000.00
4400 " Pennsylvania	246,328.40	1091/4	240,900.00
	55,755.93	150	45,000.00
1000 " Pittsburgh, Fort Wayne & Chicago	112,201.75	158	158,000.00
1000 "Rensselaer & Saratoga	173,575.00 13,940.00	175 105	175,000.00 14,700.00
500 "St. Joseph, South Bend & Southern, pret.	50,000.00	35	14,700.00 17,500.00
300 " Utica, Chenango & Susquehanna Valley	50.000.00 47,390.00	140	42,000.00
400 " Valley (New York)	44,550.00	115	46,000.00

	BAN	k and Trust Company Stocks:	Book value.	Rate.	Market value
200	shs.	Ætna National, Hartford, Conn	21.408.50	320	64.000.00
400	**	American Exchange Nat., N. Y. City	43,983.00	20214	
400	44	Bank of the Manhattan Co., N. Y. City	26,708.00	810	62,000.00
300	**	B'k of N. Y. Nat. Banking Asso., N. Y. C.	36,766.55	395	118,500.00
300	"	Central Trust Company, New York City	31,000.00	1000	300,000.00
400	**	Charter Oak Nat., Hartford, Conn	51.832.25	170	68,000.00
200	**	City Bank, Haftford, Conn	27,087.00	105	21,000.00
150	**	Conn. River Banking Co., H'f'd, Conn.	9,300.00		
250	**	Farmers and Mechanics Nat., Phila., Pa.	28,488.00	140	35,000.00
300	**	First National, Hartford, Conn	34,906.50	173	51,900.00
75	**	First Nat., New York City	20,571.00	925	69,375.00
300	**	Hanover Nat., New York City	50,037.00	625	187,500.00
1000	**	Hartford Nat., Hartford, Conn	140,359.00	190	190,000.00
200	**	Holland Trust Company, New York City	22,200.00	15	3.000.00
800	**	Importers and Traders Nat., N. Y. City	30,000.00	500	150.000.00
100	44	International Banking Corp., N. Y. City	20,000.00	100	10.000.00
112	**	Market and Fulton Nat., New York City	14.143.00	245	27,440.00
345	**	Mechanics & Metals Nat., New York City	38.636.00	220	75,900.00
120	**	Merchants Exchange Nat., N. Y. City	8,792.50	150	9.000.00
700	**	Merchants Nat., New York City	39,918.52	170	59,500.00
100	**	Metropolitan Trust Co., N. Y. City	11,000.00	350	35,000.00
625	**	National of Commerce, N. Y. City	84,379.77	172	107,500.00
500	**	National City, New York City	66,889.00	340	170,000.00
550	**	Nat. Exchange, Hartford, Conn	34,306.25	160	44.000.00
100	**	New Britain Nat., New Britain, Conn	10,000.00	170	17,000.00
150	**	N. Y. Life Ins. and Trust Co., N. Y. City	18,525.00	1000	150,000.00
200	**	Peoples, New York City	5,544.00	240	12,000.00
1000	**	Phœnix Nat., Hartford, Conn	146,711.50	155	155,000.00
550	**	State Bank and Trust Co., H.tford, Conn.	63,779.00	220	121,000.00
100	**	Third Nat., New York City (in liq.)	10,850.00	5	500.00
300	**	Union Trust Co., New York City	10.000.00	365	109.500.00
100	**	United States Trust Co., New York City	28.510.00	1025	102,500.00
		MISCELLANEOUS STOCKS:			•
400	shs.	American Tel. & Cable Co	86,750.00	62	24,800.00
9	••	General Adj. Bureau of New York	450.00	100	450.00
300	44	Gold and Stock Tel. Co	.36,000.00	118	35,400.00
300	"	International Ocean Tel. Co	33,000.00	90	27,000.00
1000	••	Northwest Telegraph Company	50,992.93	110	55,000.00
5	**	Pac. Coast Adjust. Bureau of San Fran.	500.00	100	500.00
10	"	Southern Adjustment Bureau of Atlanta	500.00	100	500.00
10	••	Underwriters' Salvage Co. of Chicago	750.00	100	1,000.00
10	"	Underwriters' Salvage Co. of New York	1,000.00	100	1,000.00
		Totals	\$18,326,147.54	\$	18,507,609.25

J. Scoffeld Rowe, Secretary.

# THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT,

## HARTFORD, CONN.

## Commenced Business, April, 1913.

M. G. BULKELEY, President.

		·		
	CAPIT.	AL STOCK.		
Amount of capital paid up	in cash,		•••••	\$300,000.00
	IN	COME.		
Gross prems. received	Fire.	Marine and Inland.		
during the year, Deduct reinsurance,	\$2,012.14	\$123,870.49	•	
\$9,133.94, and return premiums, \$9,865.41,	15.94	18,983.41		
<b>69,000.21,</b>	10.54			
Received for premiums Gross interest on bonds, Gross interest on deposits		\$104,887.08 \$7,679.00 1,031.96	<b>\$</b> 106,883.28	
Total gross interest,. Surplus paid in,			8,710.96 300,000.00	
Total income,		· · · · · · · · · · · · · · · · · ·		415,594.24
Sum of both amoun	its,	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	\$715,594.24
	DISBUI	RSEMENTS.		
Gross amount paid policy-	holders for	Marine and Inland.		
losses,		\$3,781.62 115.00		
Net amount paid poli	cy-holders fo	or losses,	\$3,666.62	

Expenses of adjustment and settlement of losses, 80.13	
Commissions or brokerage, 8,842.48	
Salaries of special and general agents, 389.40	
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees, 1,205.91	
Rents, 120.00	
Advertising, \$311.75; printing and stationery,	
\$6,459.83, 6,771.58	
Postage, telegrams, telephone, and express, 252.47	
Legal expenses	
Furniture and fixtures,	
Inspections and surveys,	
State taxes on premiums, 2.83	
Insurance-department licenses and fees,	
Sundry expense,	
Total disbursements,	24,893.3
Balance,	<b>\$690,700.8</b> 7
LEDGER ASSETS.	
.,	
Deposits in trust companies and banks on interest,. 105,594.88	
Agents' balances, under three months due, 53,249.20	
Agents' balances, over three months due,	
Total ledger assets, as per balance,	<b>\$690,700</b> .87
NON-LEDGER ASSETS.	
Accrued.	
Interest on bonds,	
Interest on bank balances, 500.57	
Total interest accrued,	5,090.57
Market value of bonds over book value (Schedule D),	75.00
<del>-</del>	\$60E 066 44
Gross assets,	<b>\$</b> 695,866.44
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written prior to October 1,	
1913,	1,883.72
Total admitted assets,	<b>\$</b> 693,982.72
LIABILITIES.	
Gross claims for losses reported and unadjusted, plus reserve for	
losses incurred prior to December 31 not reported,	\$2,025.32
Unearned premiums on fire risks,	Ψω, υωυ. υ <i>ω</i>
Unearned premiums on inland navigation risks, 44,355.84	
Outsided bremining of intend marks from tipes,	
Total unearned premiums	45,876.53

	OBILE INSUI	RANCE COM	PANY.	15
Salaries, rents, expenses, bi	or accrued	629.64		
Estimated federal, state ar				
		1,336.07		
Contingent commissions or				13,312.30
Reinsurance and return pro	emiums que,	• • • • • • • • • • • • •		8,125.00
Total liabilities, except	capital			\$71,304.86
Capital paid up in cash,				<b>VJ</b>
Surplus over all liabilities,			322,677.86	
	,			
Surplus as regards po	licy-holders,			622,677.86
Total,			•••••	\$693,982.72
	RISKS AND PRE	мичмя, 1918.		
	Firm	•		ND INLAND.
Is force December 31, 1912,	Risks. \$00	Premiums. \$0.00	Risks. \$00	Premiums. \$0.00
Written or renewed during	-	•	•	•
the year,	295,685	2,012.14	3,535,932	123,870.49
Totals,	\$295,685	\$2,012.14	\$3,535,932	\$123,870.49
marked off as terminated,	11,280	71.12	399,776	15,620.14
In force at the end of	<b>60</b> 04 40 <b>2</b>	61 041 00	*0 100 150	#100 0F0 2F
the year 1913, Deduct amount re-insured,	\$284,40 <b>5</b> 00	\$1,941.02 0.00	\$8,136,156 100,000	\$108,250.35 19,538.66
Net amount in force December 31, 1913,	\$284,405	\$1,941.02	\$8,086,156	\$88,711.69
RECAPITULATION OF FIRE RISKS AND PREMIUMS.				
RECAPITU	LATION OF FIRE	RISKS AND PR	RMIUMS.	
Year.		Gross premius	ms	Premiums
Year. Written. Term.	Amount.	Gross premiu charged.	ms Unearned.	unearned.
Year. Written. Term. 1913 One year or less	Amount. \$206,335	Gross premius charged. \$1,228.	Unearned. 31 pro rata	unearned. \$895.52
Year. Written. Term. 1913 One year or less 1912 { Two years	Amount. \$206,335 38,000	Gross premius charged. \$1,228.	Unearned. 31 pro rata 50 pro rata	unearned. \$895.52 220.90
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years	Amount. \$206,335 38,000 00	Gross premiu: charged. \$1,228. 261. 0.	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2	unearned. \$895.52 220.90 0.00 0.00
Year. Written. Term. 1913 One year or less 1912 Two years 1911 1911 1912 Three years 1913	Amount. \$206,335 38,000 60 00 40,070	Gross premiu: charged. \$1,228. 261. 0. 0. 451.	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata	unearned. \$895.52 220.90 0.00 0.00 404.27
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years	Amount. \$206,335 38,000 00	Gross premiu: charged. \$1,228. 261. 0. 0. 451.	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2	unearned. \$895.52 220.90 0.00 0.00
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912 Three years 1913	Amount. \$206,335 38,000 60 00 40,070	Gross premiur charged. \$1,228. 261. 0. 451. 405 \$1,4	Unearned. 31 pro rata 50 pro rata 60 pro rata 00 1-6 00 1-2 21 pro rata 941.02	unearned. \$895.52 220.90 0.00 0.00 404.27
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years 1913   Totals  Gillarest gross aggregate am	Amount. \$206,335 38,000 60 00 40,070 \$284. ENERAL INTER	Gross premiur charged. \$1,228. 261. 0. 451. 405 \$1,8	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata 941.02	unearned. \$895.52 220.90 0.00 0.00 404.27
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912   Three years 1913   Totals  GI Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies:	Amount. \$206,335 38,000 60 00 40,070 \$284.  DNERAL INTERIOUNT insured in tates, without a memory and a memory	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES and any one has any deduction sitted or non-activated contact the charge of t	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata 041.02  zard located whatever for the comment of th	unearned. \$895.52 220.90 0.00 0.00 404.27
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1913   Three years 1913   Totals  CHARGEST gross aggregate amanywhere in the United Section received by the section of the companies:	Amount. \$206,335 38,000 00 40,070 \$284.  ENERAL INTERPOUNT insured interest without ame be in admity's stock owners.	Gross premius charged. \$1,228. 261. 0. 0. 451. 405 \$1,3 RROGATORIES any one hauny deduction itted or non-act d by the direct charged.	Unearned. 31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata 041.02	\$100,000.00
Year. Written. Term. 1913 One year or less 1912 Two years 1911 1911 1912 Three years 1913  Totals  GH  Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies: Total amount of the companyalue? Total amount loaned to direct	Amount. \$206,335 38,000 00 40,070 \$284.  ENERAL INTER- ount insured in tates, without ame be in adm  y's stock owners or other offi	Gross premius charged. \$1,228. 261. 0. 0. 451. 405 \$1,3 RROGATORIES any one ha any deduction itted or non-act d by the directors?	Unearned. 31 pro rata 50 pro rata 60 1-6 00 1-2 21 pro rata 941.02  zard located whatever for dmitted com	\$100,000.00 7,000.00 None.
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912 Three years 1913 Totals  Totals  GH  Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies: Total amount of the companyalue? Total amount loaned to direct Total amount loaned to stock What interest direct or indirect	Amount. \$206,335 38,000 60 00 40,070 \$284.  ENERAL INTERPOUNT insured in tates, without a me be in admitted.  The control of t	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES any one has any one has any deduction ditted or non-active descriptions.	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02  zard located whatever for limitted communications at par Answer	\$100,000.00 7,000.00 None. None.
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912 Three years 1913 Totals  Totals  GH  Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies: Total amount of the companyalue? Total amount loaned to direct Total amount loaned to stock What interest direct or indirect	Amount. \$206,335 38,000 60 00 40,070 \$284.  ENERAL INTERPOUNT insured in tates, without a me be in admitted.  The control of t	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES any one has any one has any deduction ditted or non-active descriptions.	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02  zard located whatever for limitted communications at par Answer	\$100,000.00 7,000.00 None.
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912 Three years 1913 Totals  Totals  GH  Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies: Total amount of the companyalue? Total amount loaned to direct Total amount loaned to stock What interest direct or indirect	Amount. \$206,335 38,000 60 00 40,070 \$284.  ENERAL INTERPOUNT insured in tates, without a me be in admitted.  The control of t	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES any one has any one has any deduction ditted or non-active descriptions.	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02  zard located whatever for limitted communications at par Answer	\$100,000.00 7,000.00 None. None.
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912   Three years 1913	Amount. \$206,335  38,000 60 00 40,070 \$284.  ENERAL INTER ount insured in tates, without same be in adm ors or other officet, has this conpany?  Stock of this cony other corpor by the Engan L ity Company.	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES any one has any deduction itted or non-act divided by the directors?	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02  zard located whatever for imitted com	\$100,000.00 7,000.00 None. None.
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1913   Three years 1913   Three years 1913   Totals  Totals  GH  Largest gross aggregate am anywhere in the United S reinsurance, whether the s peales? Total amount of the company value? Total amount loaned to direct Total amount loaned to stock What interest, direct or indirect of any other insurance cot is a majority of the capital directly or indirectly, by a capital stock is controlled the Etna Accident & Liabit Has this company guaranteed	Amount. \$206,335 38,000 00 40,070 \$284.  ENERAL INTERPORT INTERPOR	Gross premius charged. \$1,228. 261. 0. 0. 451. 405 \$1,3 RROGATORIES any one has any deduction itted or non-active differences and the differences and the differences and the difference of the	Unearned.  31 pro rata  50 pro rata  60 1-6  90 1-2  21 pro rata  341.02  22ard located whatever for dimitted com Answer Answer Answer Answer capital stock Answer r controlled, r — Yes, the company and company, and	\$100,000.00 7,000.00 None. None.
Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912   Three years 1913	Amount. \$206,335 38,000 00 40,070 \$284.  ENERAL INTERPORT INTERPOR	Gross premius charged. \$1,228. 261. 0. 0. 451. 405 \$1,3 RROGATORIES any one has any deduction itted or non-active differences and the differences and the differences and the difference of the	Unearned.  31 pro rata  50 pro rata  60 1-6  90 1-2  21 pro rata  341.02  22ard located whatever for dimitted com Answer Answer Answer Answer capital stock Answer r controlled, r — Yes, the company and company, and	\$100,000.00 7,000.00 None. None.
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Two years 1911   1912   Three years 1913   Three years 1913   Totals  Gillargest gross aggregate am anywhere in the United S reinsurance, whether the seales? Total amount of the company value? Total amount loaned to direct fotal amount loaned to stock What interest, direct or indirectly and interest, direct or indirectly or indirectly, by a copital stock is controlled the Eina Accident & Liabil Has this company guaranteed now in force?	Amount. \$206,335  38,000  00  40,070  \$284.  CNERAL INTERPORT INTE	Gross premius charged. \$1,228. 261. 0. 451. 405 \$1,3 RROGATORIES any one has any deduction itted or non-act divided or non-act	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02  Zard located whatever for imitted com	### ##################################
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Three years 1913   Totals  Totals  Totals  CHAINGEST gross aggregate amount he United Sensurance, whether the sensurance, whether the sensurance controlled amount loaned to direct Total amount loaned to direct Total amount loaned to stock What interest, direct or indirectly of any other insurance con is a majority of the capital directly or indirectly, by a copital stock is controlled the Etna Accident & Liabil Has this company guaranteed now in force?  Bross risks written,	Amount. \$206,335  38,000  00  40,070  \$284.  ENERAL INTERMENT INTE	Gross premius charged. \$1,228. 261. 0. 0. 451. 405 \$1,3 RROGATORIES any one has any deduction itted or non-act dby the directors?	Unearned. 31 pro rata 50 pro rata 600 1-6 000 1-2 21 pro rata 941.02  Zard located whatever for imitted com	### ##################################
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Two years 1911   1912   Three years 1913   Three years 1913   Totals  Gillargest gross aggregate am anywhere in the United S reinsurance, whether the seales? Total amount of the company value? Total amount loaned to direct fotal amount loaned to stock What interest, direct or indirectly and interest, direct or indirectly or indirectly, by a copital stock is controlled the Eina Accident & Liabil Has this company guaranteed now in force?	Amount. \$206,335  38,000 (0 00 40,070  \$284.  ENERAL INTER ount insured in tates, without same be in adm enter of the control	Gross premius charged. \$1,228. 261. 0. 6. 451. 405 \$1,3 RROGATORIES any one has any one has any one has any deduction sitted or non-act of the direct of the	Unearned.  31 pro rata 50 pro rata 00 1-6 00 1-2 21 pro rata  341.02	### ##################################

			Fire.
Gross premiums on risks written,			\$4.68
Less \$0.00 return premiums; and \$0.00 premiums companies authorized in Connecticut,	i for reinsura	nce in	0.00
Net premiums received,			\$4.63
Losses paid, Losses incurred,	• • • • • • • • • • • • • • • • • • • •	• • • • • •	0.00 0.00
			Marine and Inland.
Gross risks written,	ence in com		\$20,700.00
authorized in Connecticut,	ance in con		400.00
Net risks written,			\$20,300.00
Gross premiums on risks written,			\$1,187.95
in companies authorized in Connecticut,			13.50
Net premiums received,			\$1,174.45
Losses paid,			\$2.00 \$2.00
***************************************			
Schedule D. Bonds owned by			
STATE BONDS:	Book value.	Rate.	Market value.
Connecticut State, 31/2 %, 1934,	\$500,000.00	100	\$500,000.00
RAILBOAD NOTES: — New York, New Haven & Hartford, 6%, 1914	29,925.00	100	30,000.00
Totals,	\$529,925.00		\$530,000.00

# CONNECTICUT FIRE INSURANCE COMPANY,

#### HARTFORD, CONN.

Commenced Business, July, 1850.

EDWARD MILLIGAN, President.

John A. Cosmus, Secretary.

CAPIT  Amount of capital paid up in cas  Amount of ledger assets December 31,			<b>\$7,</b> 899,59 <b>4.65</b>
IN	COME.		
	Fire.		
Gross prems. received during the year Deduct reinsurance.	\$4,925,030.73		
<b>\$</b> 679,395.29			
and return premiums,			
<b>\$635,708.60</b>	1,315,103.89		
Received for premiums		<b>\$</b> 3,609,92 <b>6</b> .84	
Gross interest on mortgage loans	\$49,027.73		
Gross interest on collateral loans	2,247.44		
Gross interest on bonds and divi-			
dends on stocks	237,179.92		
Gross interest on deposits	4,186.02		
Gross interest on bills receivable	1,502.91		
Gross rents from company's prop-			
erty, including \$8,166.34 for com-			
pany's occupancy of its own bldgs.	8,578.64		
Total gross interest and rents		302,722.66	
Agents' balances previously charged of		226.99	
Gross profit on sale or maturity of led		:	
Real estate	\$20,000.00		
Bonds	352.50		
Stocks	9,854.25	30,206.75	
Total income			3,943,083.24
Sum of both amounts			\$11,842,677.89
Fire 2			

## DISBURSEMENTS.

Fire.	
Gross amount paid policy-holders	
for lesses (including \$317,932.34	
occurring in previous years) \$2,601,978.87	
Deduct amount received for salvage,	
\$15,460.42	
for reinsurance in other companies,	
<b>\$416,955.42</b>	
and for discount, \$836.01	
Net amount paid policy-holders for losses	\$2,168,727.02
Expenses of adjustment and settlement of losses	32,463.09
Commissions or brokerage	769,062.74
Allowances to local agencies for miscellaneous	
agency expenses	13,724.82
Salaries, \$96,464.59, and expenses, \$57,974.93, of	
special and general agents	154,439.52
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	217,170.76
Rents, including \$8,166.34 for company's occupancy	
of its own buildings	29,573.60
Advertising, \$15,071.91; printing and stationery,	45 110 00
\$30,047.15	45,119.06
Postage, telegrams, telephone, and express	20,687.26
Legal expenses	16,870.56
Furniture and fixtures	3,839.88 11,485.41
Maps, including corrections	26,255.32
Underwriters' boards and tariff associations	20,230.32
Fire department, fire patrol and salvage corps	25,294.10
assessments, fees, taxes and expenses	28,202.79
Inspections and surveys	20,202.10
Repairs and expenses (other than taxes) on real	266.27
estate	2,377.05
Taxes on real estate	64,653.32
State taxes on premiums	18,653.85
Insurance-department licenses and fees	3,553.94
Federal corporation tax	5,799.74
Municipal licenses and fees	28,710.80
Stockholders tax	
declared during the year)	930,000.00
Agents' balances charged off	2,199.76
Agents Dalances Charged On	-

CONNECTICUT FIRE INSURANCE	COMPANY.	19
Gross loss on sale or maturity of ledger assets, viz.:		
Th. 1		
	40.010.50	
Bonds 45,623.56	46,912.56	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate	3,250.00	
and the court of t	3,250.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	4,669,293.22
Balance	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 7,173,384.67
LEDGER ASSETS.		
Book value of real estate	\$3,250.00	
Mortgage loans on real estate	1,000,100.00	
Loans secured by collateral (Schedule C)	30,000.00	
Book value of bonds, \$4,998,792.61, and stocks,	,	
\$298,705.66 (Schedule D)	5,297,498.27	
Cash in company's office	574.73	
Deposits in trust companies and banks not on in-	014.10	
terest	32,550.29	
Deposits in trust companies and banks on interest.	398,212.54	
Agents' balances, under three months due	355,540.00	
Agents' balances, over three months due	7,213.86	
Bills receivable, taken for fire risks	48,444.98	
Total ledger assets, as per balance		\$7,173,384.67
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	<b>\$</b> 11,481.63	
Interest on bonds	28,471.88	
Interest on collateral loans	403.75	•
Total interest accrued		40,357.26
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$7,213,741.98
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written prior	•	
to October 1, 1913	\$7,213.86	
Bills receivable, past due, taken for marine, inland,	<b>4.,</b>	
and fire risks	27,795.55	
and fire risks	21,100.00	
Book value of bonds and stocks over market value	417 102 07	
(Schedule D)	417,183.27	
Total		452,192.68
Total admitted assets		\$6,761,549.25
Total admitted assets		+ -,,

Gross losses adjusted ar Gross claims for losses plus reserve for losses	reported and una incurred prior to D	djusted,	872,852.47	
31 not reported Gross claims for losses			36,313.27 50,382.18	
Total			59,547.92 53,189.59	
Net amount of unpa Unearned premiums on Salaries, rents, expenses, Estimated federal, state Contingent commissions	fire risks, bills, accounts, fee and other taxes her	s, etc., due or eafter payabl	accrued	\$306,358.33 4,080,430.32 11,600.00 40,000.00 751.70
Total liabilities, exc Capital paid up in cash Surplus over all liabilities		\$1,0	00,000.00	\$4,439,140.35
Surplus as regards	policy-holders			2,322,408.90
Total			• • • • • • • • • • • • • • • • • • • •	\$6,761,549.25
State, Country, Canada Georgia New Mexico	<b></b>	ection of all p Mai	ket value deposit. 125,050.00 10,000.00 9,500.00 48,000.00	rs.)  Corresponding liabilities. \$92,351.69 22,932.66 14,039.95 33,486.03
	RISKS AND PREMIT	мв, 1913.	Diebe	
In force December 31, 191 Written or renewed during the Excess of original premium	the year		Risks. 38,348,510 56,332,392	Premiums. \$9,032,017.31 4,925,030.73
Written or renewed during to Excess of original premius reinsurance	the yearms over amount rec	elved for	38,348,510 56,332,392	\$9,032,017.31 4,925,030.73 1,724.00
Written or renewed during a Excess of original premium reinsurance	the year	\$1,20 ed \$3,20	38,348,510 56,332,392  94,680,902 34,548,688 30,132,214	\$9,032,017.31 4,925,030.73 1,724.00 \$13,958,772.04 4,911,701.18 \$9,047,070.86
Written or renewed during a Excess of original premium reinsurance	the year	\$1,2 ed 4:	38,348,510 56,332,392  94,680,902 34,548,688	\$9,032,017.31 4,925,030.73 1,724.00 \$13,958,772.04 4,911,701.18 \$9,047,070.86 1,054,264.68
Written or renewed during a Excess of original premium reinsurance  Totals	the year	\$1,2: ed	38,348,510 56,332,392  94,680,902 84,548,688 30,132,214 93,904,089 66,228,125	\$9,032,017.31 4,925,030.73 1,724.00 \$13,958,772.04 4,911,701.18 \$9,047,070.86 1,054,264.68 \$7,992,806.18 Premiums
Written or renewed during a Excess of original premiur reinsurance  Totals	the year	\$1,2: ed	38,348,510 56,332,392  94,680,902 34,548,688 30,132,214 33,904,089 66,228,125	\$9,032,017.31 4,925,030.73 1,724.00 \$13,958,772.04 4,911,701.18 \$9,047,070.86 1,054,264.68 \$7,992,806.18

Year. Written. Term.  1909 1910 1911 1911 1912 1913 Over five years	Amount. 31,865,278 31,243,025 32,585,853 32,115,124 35,895,138 553,354	Gross premiums charged. 379,843.62 375,345.75 370,555.76 361,322.30 403,190.02 3,768.35	Unearned. 1-10 3-10 1-2 7-10 9-10 pro rata	Premiums unearned. 37,984.36 112,603.73 185,277.88 252,925.61 362,871.02 1,814.05
Totals	\$766,228,125	\$7,992,806.18		\$4,080,430.32
Total amount of the com value?	pany's stock owned rectors or other office ckholders not officer direct, has this con ompany? Answer—	any one hazaly deduction whited or non-admitted or non-admitted by the directoriers?  pany in the cappany in th	rs at parAnswerAnswerAnswerAnswer oital stock collateral	\$200,000.00 900.00 37,500.00 None.
Is a majority of the capit directly or indirectly, by shares owned by the Pho Has this company guarante	eed policies issued b	y any other com	pany, and	
now in force?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • •	Answer	No.
Gross risks written Less \$664,101.00 risks of	Business in Conn			Fire. \$9,349,378.00
panies authorized in (	Connecticut	reinsuranc	e in com-	910,106.00
Net risks written	vritten			\$8,439,272.00 \$90,140.26
Gross premiums on risks v Less \$6,787.67 return pr ance in companies a	emiums, and \$1,998 uthorized in Connec	.00 premiums fo	r reinsur-	8,785.67
Net premiums receive	d			\$81,354,59
Less losses on risks rein	sured in companies	authorized in C	onnecticut	\$48,712.15 189.30
Net losses paid				\$48,522.85
Less losses on risks rein	sured in companies	authorized in C	onnecticut	\$47,955.23 188.63
Net losses incurred				
	Schedule C. Loans	on Collateral. Par value. Mar	ket value.	Amount loaned.
100 shs. Travelers Ins. C	o., Hartford		\$57,900.00	\$30,000.00
Schedule L	. Bonds and Stocks	s owned by the C	Company.	
STATE, COUNTY, AND M	UNICIPAL BONDS: -	Book val		Market value.
Arizona Territory, 5%, 1	.946	<b>\$27</b> ,000	.00 101 .00 101	\$25,250.00 5,050.00
Augusta, Ga., 41/2 %, 1942		50,250	.00 99	49,500.00 82,000.00
Bridgeport, Conn., 4%, 19	80	91,125 10,287	5.00 82 5.50 96	9,600.00
Bridgeport, Conn., 4%, 19	37	10,287	.50 96	9,600.00
Bridgeport, Conn., 4%, 19	38	10,287 10,287	.50 96	9,600.00 9,600.00
Buffalo, N. Y., 4%, 1924	••••••	4,951	.15 99	4,950.00
STATE, COUNTY, AND M Arisona Territory, 5%, J Astoria, Oregon, 5%, 1925 Augusta, Ga., 4½%, 1942 Baltimore, Md., 3½%, 19, 19, 1948 Bridgeport, Conn., 4%, 19 Bridgeport, Conn., 4%, 19 Bridgeport, Conn., 4%, 19 Bridgeport, Conn., 4%, 1924 Buffalo, N. Y., 4%, 1925 Buffalo, N. Y., 4%, 1925 Buffalo, N. Y., 4%, 1927 Buffalo, N. Y., 4%, 1928 Buffalo, N. Y., 4%, 1930 Buffalo, N	••••••	4,948 4,945	.20 99 .50 99	4,950.00 4,950.00
Buffalo, N. Y., 4%, 1927	• • • • • • • • • • • • • • • • • • • •	4,942	:.75 99	4,950.00 4,950.00
Buffalo, N. Y., 4%, 1929 . Buffalo, N. Y., 4%, 1930 .	••••••	4,937 4,935	.35 99	4,950.00
Buffalo, N. Y., 41, %, 1962		20,132	.00 101	20,200.00 48,000.00
Chicago, Ill., 4%, 1929		51,000 49,750 50,625	.00 96	48,000.00
Checinnati, Ohio, 31/2 %, 1	965	50,625 <b>52,7</b> 50	0.00 93 0.00 101	46,500.00 50,500.00
Chicago, Ill., 4%, 1929 Cincinnati, Ohio, 3¼%, 1 Cloreland, Ohio, 4%, 1922 Columbus, Ohio, 4%, 1922	• • • • • • • • • • • • • • • • • • • •	35,424	.60 100	84,000.00

Colorado Springs, Col., 4%, 1924  Dallas, Texas, 5%, 1920  Dallas, Texas, 4%, 1946  Duluth, Minn., 4½%, 1914  Duluth, Minn., 4½%, 1914  Duluth, Minn., 4½%, 1932  East Hartford, Conn., 4%, 1939  Georgia State, 4½%, 1915  Hartford, Conn., 3½%, 1954  Hartford, Conn., 3½%, 1954  Hartford, Conn., 3½%, 1954  Hartford, Conn., 3½%, 1954  Hartford, Conn., 3½%, 1951  Helena, Mont., 5%, 1916  Hennepin County, Minn., 4½%, 1925  Idaho State, 4½%, 1931  Kansas City, Mo., 4%, 1924  Montreal, Canada, 5½%, 1952  Nashville, Tenn., 4%, 1927  New Britain, Conn., 3½%, 1932  New Britain, Conn., 4%, 1933  New Haven, Conn., 4%, 1933  New Mexico Territory, 4%, 1952  Newport, R. I., 3½%, 1954  Norwich, Conn., 4%, 1931  Oakland, Cal., 4½%, 1944  Ookland, Cal., 4½%, 1945  Oakland, Ore, 5%, 1923  Providence, R. I., 4%, 1923  Providence, R. I., 4%, 1933  Providence, R. I., 4%, 1928  Richland Co., S. C., 5%, 1933  Richland, Ore, 5%, 1923  Providence, R. I., 4%, 1924  Salt Lake City, Utah, 4½%, 1937  Portland, Ore, 5%, 1923  Providence, R. I., 4%, 1928  Salem, Oregon, 6%, 1914  Salt Lake City, Utah, 4½%, 1932  San Diego, Cal., 4½%, 1935  San Francisco City and County, Cal., 5%, 1928  San Francisco City and County, Cal., 5%, 1935  San Francisco City and	Book value.	Rate.	Market value.
Colorado Springs, Col., 4%, 1924	25,687.50 12,360.00 25,000.00 10,700.00	94	23,500.00
Dallas, Texas, 5%, 1920	12,360.00	101 92	12,120.00 23,000.00
Duluth, Minn., 41% %, 1914	10.700.00	100	10,000.00
Duluth, Minn., 4%, 1932	86,225.00	94	32,900.00
East Hartford, Conn., 4%, 1931	41 800 00	96	38,400.00
Fairfield County, Conn., 4%, 1939	50,500.00 26,625.00 72,040.00	196	48,000.00
Hartford Conn. 316 % 1954	72 040 00	100 87	25,000.00 62,640.00
Hartford, Conn., 3½ %, 1955	26,460.00	87	24,360.00
Hartford, Conn., 31/2 %, 1931	26,125.00	92	23,000.00
Helena, Mont., 5%, 1916	26,460.00 26,125.00 21,400.00 56,345.00 51,625.00 53,250.00	100	20,000.00
Idaho State 416 % 1931	55,345.00 51 625 00	102 101	51,000.00 50,500.00
Kansas City, Mo., 4%, 1924	53.250.00	97	48,500.00
Montreal, Canada, 5 1/2 %, 1952	20.000.44	93	37,200.00
Nashville, Tenn., 4%, 1927	50,625.00	93	46.500.00
New Britain, Conn. 4%, 1932	25,625.00 25,250.00 12,130.00	90 96	22,500.00
New Haven, Conn., 4%, 1928	12,130.00	98	24,000.00 11,760.00 29,400.00
New Haven, Conn., 4%, 1931	80,871.50	98	29,400.00
New Haven, Conn., 4%, 1932	8,200.00	98	7,840.00
New London Conn. 31/6 % 1926	10,250.00 47,500.00	98 93	9,800.00 46,500.00
New Mexico Territory, 4%, 1933	10,550.00	95	9,500.00
New Mexico State, 4½ %, 1952	10,550.00 50,500.00	101	<b>50</b> .500.00
Newport, R. I., 3½%, 1954	44,880.00	88	38,720.00
Oakland, Cal. 41/6 %, 1944	25,000.00	97 96	24,250.00 19,200.00
Oakland, Cal., 41/2 %, 1945	15.255.00	96	14.400.00
Oakland, Cal., 41/2%, 1946	20,340.00 15,255.00 15,255.00 14,100.00	96	14,400.00 13,200.00
Ontario Province, Canada, 31/2 %, 1936	14,100.00	88	13,200.00
Pawtucket, R. I., 4%, 1934	30,525.00 30,690.00	95 102	28,500.00 30,600.00
Portland, Ore., 5%, 1923	57,625.00	104	52.000:00
Providence, R. I., 4%, 1923	57,625.00 51,750.00 15,900.00 50,000.00	99	52,000:00 49,500.00 15,750.00 48,000.00
Richland Co., S. C., 5%, 1933	15,900.00	105	15,750.00
Rockville, Conn. 4%, 1935	27,187.50	96 96	24,000.00
Saint Louis, Mo., 4%, 1928	51.625.00	99	40 KOO OO
Salem, Oregon, 6%, 1914	12,017.50 10,700.00 41,064.00	100	11,000.00 9,900.00 89,200.00 14,400.00
Salt Lake City, Utah, 4½ %, 1924	10,700.00	99 98	9,900.00
San Diego, Cal., 41/2 %, 1937	16,415.62	96	14.400.00
San Diego, Cal., 41/2%, 1938	16.415.63	96	14,400.00 12,120.00 13,130.00
San Francisco City and County, Cal., 5%, 1928	19 020 00	101	12,120.00
San Francisco City and County, Cal., 5%, 1929	14,040.00 2 281 2K	101 102	2 060 00
San Francisco City and County, Cal., 5%, 1936	14,040.00 3,281.25 24,117.50 26,250.00	102	3,060.00 22,440.00
Stattle, Wash., 4½%, 1928	26,250.00	96	24,000.00
Spokane County, Wash., 4½%, 1927	51,250.00 8,315.63	98 100	49,000.00 7,500.00
Stockton, Cal., 5%, 1915	8.315.63	100	7,500.00
Stockton, Cal., 5%, 1916	8,315.63 8,315.62	100	7,500.00 7,500.00 7,500.00
Stockton, Cal., 5%, 1917	8,315.62	100	7,500.00
Tacoma Wash 414 % 1931	48,500.00 25,848.75	95 97	47,500.00 24,250.00
Tacoma, Wash., 41/2 %, 1931	51,312.50 25,250.00 23,359.68	97	48,500.00
Torrington, Conn., 4%, 1929	25,250.00	97	24,250.00 23,500.00
Toronto, Canada, 4½%, 1958	28,359.68	94 94	28,500.00
Victoria R C 4% 1923	51,000.00 50,875.00	98	47,000.00 51.150.00
Waterbury, Conn., 4%, 1927	51,375.00	97	48,500.00
B	•		·
RAILROAD BONDS: —	20.010.20		
RAILEOAD BONDS: —  Atchison, Topeka & Santa Fé, 4%, 1895 Baltimore & Ohio, 3½%, 1925 Boston & Albany, 4%, 1933 Boston & Maine, 4½%, 1929 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Milwaukee & St. Paul, 4%, 1989 Chicago, Milwaukee & St. Paul, 4½%, 1989 Chicago & Northwestern, 5%, 1921 Chicago & Northwestern, 5%, 1929 Chicago & Northwestern, 3½%, 1987 Chicago & Northwestern, 3½%, 1987 Chicago Railways, 5%, 1927 Chicago Railways, 5%, 1927 Chicago, St. Louis & New Orleans, 3½%, 1951	50,312.50 47,125.00 100,625.00 105,115.00 46,100.00	98 90	46,500.00 <b>4</b> 5,000.00
Boston & Albany, 4%, 1933	100,625.00	91	91.000.00
Boston & Maine, 41/2%, 1929	105,115.00	85	91,000.00 85,000.00 41,000.00
Chicago, Burlington & Quincy, 3½%, 1949	46,100.00	82	41,000.00
Chicago, Milwaukee & St. Paul. 4%, 1989		105 98	52,500.00 46,500.00
Chicago, Milwaukee & St. Paul, 41/2%, 1989	49,750.00	101	KU KUU (K)
Chicago & Northwestern, 5%, 1921	54,375.00 49,750.00 54,750.00 108,486.25	100	50,000.00
Chicago & Northwestern, 5%, 1929	108,486.25	105	50,000.00 105,000.00 40,000.00
Chicago & Northwestern, 3/9 %, 1957	48,000.00 9,167.50	80 90	R 100.00
Chicago Railways, 5%, 1927	21,407.50 24,500.00	79	16,590.00 20,000.00
Chicago, St. Louis & New Orleans, 81/2 %, 1951	24,500.00	80	20,000.00
			1

Chicago, St. Paul, Minn. & Omaha, 3½%, 1930 Checianati, Hamilton & Dayton, 5%, 1942 Cincinnati, Ind. & Western, 4%, 1953 Cleveland, Cin., Chicago & St. Louis, 4%, 1990 Cleveland, Cin., Chicago & St. Louis, 4%, 1991 Cleveland, Cin., Chicago & St. Louis, 4%, 1991 Cleveland, Cin., Chicago & St. Louis, 4%, 1991 Cleveland, Ed., Chicago & St. Louis, 4%, 1991 Cleveland & Mahoning Valley, 5%, 1938 Detroit Railway, 5%, 1924 Illinois Central, 3½%, 1951 Illinois Central, 4%, 1955 Indiana, Illinois & Iowa, 4%, 1950 Iowa Central, 5%, 1938 Lake Shore & Michigan Southern, 4%, 1931 Lehigh Valley, 4½%, 1940 Lehigh Valley Terminal, 5%, 1941 Long Island, 4%, 1949 Michigan Central, 3½%, 1952 Minneapolis, 8t. Paul & Sault Ste. Marie, 4%, 1938 Minneapolis, 8t. Paul & Sault Ste. Marie, 4%, 1938 Minneapolis, 8t. Louis, 4%, 1949 N. Y. C. & Hudson River, 3½%, 1997 N. Y. C. & Hudson River, 3½%, 1997 N. Y. C. & Hudson River, 3½%, 1998 N. Y. C. & Hudson River, 3½%, 1998 N. Y. C. & Hudson River, 3½%, 1998 N. Y. Lackawanna & Western, 4%, 1954 New York, New Haven & Hartford, 4%, 1954 New York, New Haven & Hartford, 3½%, 1947 New York, New Haven & Hartford, 3½%, 1947 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1947 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1947 New York, New Haven & Hartford, 6%, 1947 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1947 New York, New Haven & Hartfor	Book value.	Rate.	Market value.
Chicago St Don't Minn & Omeho 21/ of 1020	48 750 00	88	44 000 00
Cincinneti Hemilton & Dayton Kor. 1942	51 125 00	98	49,000.00
Cincinnati Ind & Western 4% 1953	49,375.00	ão	40,000.00
Cleveland, Cin., Chicago & St. Louis, 4%, 1990	8.375.00	83	8,300.00
Cleveland, Cin., Chicago & St. Louis, 4%, 1991	9,000.00	82	8,200.00
Cleveland & Mahoning Valley, 5%, 1938	11,000.00	104	10,400.00
Detroit Railway, 5%, 1924	54,862.50	89	44,500.00
Illinois Central, 31/2 %, 1951	25,000.00	77	19,250.00
Illinois Central, 4%, 1955	24,906.25	90	42 500 00
Inches Control 50/ 1028	28 156 25	87	21 750 00
Lake Shore & Michigan Southern 4% 1931	45.484.73	89	44.500.00
Lehigh Valley, 41/6 %, 1940	57,676.18	101	55,550.00
Lehigh Valley Terminal, 5%, 1941	28,500.00	108	27,000.00
Long Island, 4%, 1949	51,000.00	90	45,000.00
Michigan Central, 31/2 %, 1952	24,281.25	82	20,500.00
Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1935	71 912 50	80 81	38 250 00
New England 40% 1945	24.875.00	88	22,000.00
New London Northern, 4%, 1940	24.812.50	88	22,000.00
N. Y. C. & Hudson River, 31/2 %, 1997	52,037.50	82	45,100.00
N. Y. C. & Hudson River, 3½%, 1998	47,220.00	78	39,000.00
N. Y. C. & Hudson River, 3½%, 1998	26,107.50	78	21,900.00
N. Y. Lackawanna & Western, 4%, 1923	104,525.00 E4 250.00	80	44 500 00
New York New Haven & Hartford 214 0/ 1947	52 875 00	70	35,000.00
New York, New Haven & Hartford, 4%, 1947	31.537.50	7Š	23,700.00
New York, New Haven & Hartford, 31/2 %, 1956	29,122.50	68	20,400.00
New York, New Haven & Hartford, 6%, 1948	25,203.38	106	26,500.00
New York, New Haven & Hartford, 8%, 1914	89,950.00	99.78	47 500 00
Penneylvania 4% 1920	48 125.00	98	48,000.00
Port Reading, 5%, 1941	27.075.00	110	27,500.00
Rutland, 41/2 %, 1941	26,187.50	85	21,250.00
Rutland Canadian, 4%, 1949	25,000.00	75	18,750.00
Saint Louis & San Francisco, 5%, 1947	24,837.50	93	23,250.00
Southern Posific 4th 1955	23 690 63	90	22,500.00
Southern Pacific, 5%, 1937	53.500.00	106	53,000.00
Toledo & Ohio, 5%, 1935	10,000.00	104	10,400.00
Toledo & Ohio, 5%, 1935	15,375.00	103	15,450.00
Vandalla Acc 1055	50,120.00 50,000.00	90	47,000.00
Vermont Valley 416 % 1940	52,500.00	95	47.500.00
Washington Terminal Co., 31/2 %, 1945	22,750.00	81	20,250.00
MISCELLANEOUS BONDS: —			
Mortgage Bond Co. of New York, 4%, 1966	20,642.50	85	19,550.00
People's Cas & Coke Co 504 1947	28,002.00	90	24,500.00
Western Union Telegraph Co., 5%, 1938	27,093,75	94	23,500.00
Mortgage Bond Co. of New York, 4%, 1966 Northwestern Telegraph Co., 4½%, 1934 People's Gas & Coke Co., 5%, 1947 Western Union Telegraph Co., 5%, 1988 Western Union Telegraph Co., 4½%, 1950	24,892.38	87	21,750.00
RAILBOAD STOCKS:			
737 ahs. New York, New Haven & Hartford 300 " Pittsburgh, Fort Wayns & Chicago	118,871.44	76 159	56,012.00
500 Fittsburgh, Port Wayna & Chicago	20,100.00	108	47,700.00
BANK STOCKS:			
100 abs. Æina National, Hartford 93 "Charter Oak National, Hartford 185 "First National, Hartford 100 "Importers' and Traders' National, N. Y. 412 "National Exchange, Hartford 150 "Phosnix National, Hartford	12.500.00	813	81,300.00 15,903.00 82,560.00 51,500.00 82,960.00 28,250.00
93 " Charter Oak National, Hartford	12,026.00	171	15,903.00
185 " First National, Hartford	26,655.72	176	82,560.00
ive importers and Traders National, N. Y.	16,800.00	515 160	51,500.00
150 " Phonix National Hartford	22,248.K0	16K	28,250.00
5 monta 1100-00001) some provide 111111111	##, # X V. U U	100	20,200.00
Miscellaneous Stocks:			
200 shs. Empire and Bay States Telegraph Co. 500 "Northwestern Telegraph Co	14,800.00	66	13,200.00
500 " Northwestern Telegraph Co	23,000.00	109	27,250.00
Totals	\$5,297,498.27		\$4,880,315.00

# THE FIRST REINSURANCE COMPANY OF HARTFORD,

#### HARTFORD, CONN.

Commenced Business, January, 1913.

CAPITAL STOCK.

CABL SCHREINER, President.

HEBER H. STRYKER, Secretary.

Amount of capital	paid up in cash	1	<b>\$</b> 500,000.00	
Amount of ledger asse	ts	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$987,014.5
	INC	COME.		
	Fire.	Life.	Fidelity.	
Gross reinsur. prems. Deduct:	<b>\$1,368,588.63</b>	\$1,715.18	<b>\$</b> 6,299. <b>42</b>	
Retrocession prems.	44,369.38	0.00	5,754.70	
Return prems	262,982.31	0.00	544.72	
Totals	\$307,351.69	\$0.00	\$6,299.42	
Net reinsur'ce prems.	\$1,061,236.94	\$1,715.18	\$0.00	
		Surety.	Auto liability	
Gross reinsurance pren Deduct:	niums	\$1,274.73	\$3,082.83	
Retrocession premiur	ns	918.48	2,253.94	
Return premiums	• • • • • • • • • • • • • • • • • • • •	356.25	828.89	
Totals	·····	\$1,274.73	\$3,082.83	
Net reinsurance premi	ums	0.00	0.00	\$1,062,952.12
Gross interest on bond	8		\$41,086.14	
Gross interest on depos	sits		4,300.89	
Gross interest on stock	holders' subscrip	tions	53.06	
Total gross interes Gross profit on sale or n			•••••	45,440.09
Bonds	•	•		31.25
Total income	<b>.</b>			1,108,423.46
Sum of both amou	nts		• • • • • • • • •	\$2,095,437.99

## DISBURSEMENTS.

DISBURSEMENTS.	
Fire.	
Gross amount paid policy-holders for	
losses \$223,375.76	
Deduct amount received for salvage 20,415.45	
Net amount paid policy-holders for losses \$202,960.31	
Commissions or brokerage	
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees 14,077.03	
Rents	
Advertising, \$50.61; printing and stationery, \$902.08 952.69	
Postage, telegrams, telephone, and express 505.18	
•	
Insurance-department licenses and fees	
Total disbursements	536,089.13
Balance	\$1,559,348.86
LEDGER ASSETS.	
Book value of bonds (Schedule D) \$1,245,699.04	
Deposits in trust companies and banks on interest 266,284.23	
Agents' balances, under three months due 47,365.59	
Agents Darances, under three months due 41,000.06	
Total ledger assets, as per balance	\$1,559,,348.86
NON-LEDGER ASSETS.	
Interest accrued on bonds	16,970.80
Gross assets	\$1,576,319.66
DEDUCT ASSETS NOT ADMITTED.	
Book value of bonds over market value (Schedule D)	31,699.04
Total admitted assets	\$1,544,620.62
LIABILITIES.	
Gross claims for losses reported and unadjusted, plus reserve for	
losses incurred prior to December 31 not reported	\$75,447.00
Unearned reinsurance premiums on fire risks	437,742.58
reinsured	1,715.18
Estimated federal, state and other taxes hereafter payable	10,000.00
Total liabilities, except capital	\$524,904.76

20 IRE FIRST	REINSURANCE COM	PANI (	JE HARTFUI	KD.
Capital paid up in cash Surplus over all liabilit			\$500,000.00 519,715.86	
•		_		
Surplus as regards	policy-holders	· · · · · · · · · · · · · · · · · · ·	•••••	1,019,715.8
Total	••••••	•••••		\$1,544,620.6
	RISKS AND PREMIUM	s, 1913.		
	Fire			Reinsurance
In force December 31, 19 Written or renewed during	12		Risks. \$0.00 123,814,191	premiums. \$0.00 1,368,588.63
Totals Deduct those expired and		-	\$123,814,191 50,383,486	\$1,368,588.63 585,804.58
In force at the end of	the year 1913		\$73,430,755	\$782,784.04
Net amount in force	December 31, 1913	-	0.00 \$73,430,755	\$782,784.04
Not amount in force .	DOCUMBO1 01, 1010	•••••	<b>4.0</b> (100).00	<b>\$102,102.0</b> 1
RECAPI	TULATION OF FIRE RISK	s and Pi	REMIUMS.	
Year	•	Gross reinsur. pr		Reinsurance premiums
written Term	Amount	charg	ed Unearned	unearned
1913 One year or less 1913 Two years	\$60,234,271 1,277,255	\$646,875		\$323,437.70
1913 Three years	8,496,386	13,179 89,228	3.61 5–6	9,884.63 74,357.18
1913 Four years 1913 Five years	354,748 8,068,095	3,496 30.003	3.83 7-8	3,059.73
	<del></del>			27,003.34
Totals	\$78,480,755	\$782,784	1.04	\$437,742.58
Largest gross aggregate anywhere in the United reinsurance, whether th panies?	pany's stock owned by rectors or other officers? ockholders not officers? lirect, has this company npany? al stock of this company any other corporation? sed policies issued by ar	y one heduction or non-a the direction in the care y owned	azard located whatever for dmitted com	\$15,000.00 \$2,500.00 None. None. No. No.
•	Business in Connection	cu <del>r</del> , 1913	3.	Fire.
Gross risks written Less \$647,612.00 risks of authorized in Connection	canceled, and \$0.00 rein	surance	in companies	\$2,548,372.00 647,612.00
				\$1,900,760.00 \$24,445.50
Net risks written Gross reinsurance premium Less \$4,762.79 return pr in companies author	remiums, and \$0.00 prer rized in Connecticut	niums fo	r reinsurance	4,762.79
	ums received			\$19,682.71 \$1,604.03 0.00
				\$1,604.03 \$1,640.08 0.00
Net losses incurred .		· · · · · · · · ·		\$1,640.08

Schedule D. Bonds owned by	the Company.		•
MUNICIPAL BONDS:	Book value.	Rate.	Market value.
New York City, 41/2%, 1962	\$74,578.13	100	\$75,000.00
New York City, 41/2%, 1957	50.078.13	104	52.000.00
	00,010.20	101	02,000.00
RAILBOAD BONDS:			
Atch., Topeka & Santa Fé, 4%, 1995	48,797.50	93	46,500.00
Atlantic Coast Line, 4%, 1952	47,687.50	91	45,500.00
Baltimore & Ohio, 4%, 1948	48,750.00	92	46,000.00
Baltimore & Ohio, 41/2%, 1914	9,970.75	100	10,000.00
Baltimore & Ohio, 4½%, 1915 Baltimore & Ohio, 4½%, 1916	9,914.40	99	9,900.00
Baltimore & Ohio, 41/2%, 1916	9,860.83	99	9,900.00
Baltimore & Ohio 414% 1917	9,809.88	98	9,800.00
Baltimore & Ohio, 4½%, 1918	9,761.44	98	9,800.00
Chicago, Burl. & Quincy. 4%, 1958	42,750.00	92	41,400.00
Chicago, Mil. & Puget Sound, 4%, 1949	46,687.50	89	44,500.00
Chicago, Mil. & St. Paul, 4%, 1934	45,375.00	89	44,500.00
Chicago, Mil. & St. Paul, 41/2 %, 1989	49,750.00	101	50,500.00
Delaware & Hudson, 4%, 1943	48,921.25	94	47.000.00
Delaware & Hudson, 4%, 1916	24.312.50	97	24,250.00
Great Northern, 4 ½ %, 1961 Hocking Valley, 4 ½ %, 1999	25,031,25	100	25,000.00
Hocking Valley, 4 1/2 %, 1999	10,037.50	97	9.700.00
Kansas City Southern, 3%, 1950	35,707.50	69	34,500.00
Lake Shore & Mich. Southern, 4%, 1931	46,551.25	89	44,500.00
Lake Shore & Mich. Southern, 41/2 %, 1914	49,709.85	100	50,000.00
Lehigh Valley, 4%. 2003	48.283.75	90	45,000.00
Mil., Sparta & Northwestern, 4%, 1947	23,351,25	91	22,750.00
Norfolk & Western, 4%, 1996	48,875.00	94	47,000.00
Northern Pacific, 4%, 1997	49.281.25	93	46,500.00
Oregon Short Line 4% 1929	46,011.25	89	44.500.00
Oregon Short Line, 4%, 1929 Pennsylvania, 3½%, 1942	43,250.00	83	41,500.00
Pitts., Cin., Chic. & St. Louis, 41/2 %, 1963	50,000.00	100	50,000.00
Reading, 4%, 1997	48,510.63	93	46,500.00
Southern Pacific, 4%, 1955	47,030.00	90	45,000.00
Union Pacific, 4%, 2008	48.063.75	91	45,500.00
Union 1 actine, 4 70, 2000	40,000.10	01	20,000.00
MISCELLANEOUS BONDS:			
Pierce Oil Corporation, 6%, 1914	49,000.00	99	49,500.00
Totals	\$1,245,699.04		\$1,214,000.00

## HARTFORD FIRE INSURANCE COMPANY,

#### HARTFORD, CONN.

## Commenced Business, August, 1810.

RICHARD M. BISSELI	. President

FREDERICK SAMSON, S. E. LOCKE, Secretaries.

#### CAPITAL STOCK.

Amount of capital paid up in cash	\$2,000,000.00
Amount of ledger assets December 31, 1912	\$26,188,520.04

## INCOME.

Gross prems. received during the year \$21,313,778.90 \$1,187,219.52  Deduct reinsurance, \$2,913,734.01 and return premiums, \$3,132,869.39 5,584,583.51 462,019.89
Deduct reinsurance, \$2,913,734.01 and return premiums,
\$2,913,734.01 and return premiums,
•
<b>\$</b> 3,132,869.39 5,584,583.51 462,019.89
Received for prems., \$15,729,195.39 \$725,199.63 \$16,454,395.02
Gross interest on mortgage loans \$27,002.33
Gross interest on motogage loans \$74.42
Gross interest on connectal loans 814.42
dends on stocks 973,728.57
Gross interest on deposits 15,794.40
Gross interest on unlisted assets 204.00
Gross interest on certificate of de-
posit and unpaid premiums 692.78
Gross rents from company's prop-
erty, including \$30,000.00 for com-
pany's occupancy of its own bldgs. 52,048.16
Total gross interest and rents
Conscience money 3.44
Agents' balances previously charged off 1,685.58

Gross profit on sale or matu Bonds		\$5,601.32	6.467.98	
Total income				17,532,896.68
Sum of both amoun	ts			\$43,721,416.72
	DISB	URSEMENTS.		
	Fire.	Marine and Inland.		
Gross amount paid policy-holders for				
losses (including \$1,148,089.03 occur-				

ring in previous years) \$9,900,507.79 \$517,940.10 Deduct amount re-	
ceived for salvage,	•
\$95,575.71	
and for reinsurance	
in other companies,	
<b>\$1,510,164.50</b> 1,447,813.92 157,926.29	
Net amount paid policy-	
holders for losses \$8,452,693.87 \$360,013.81	\$8,812,707.68
Expenses of adjustment and settlement of losses	199,284.34
Commissions or brokerage	3,507,167.11
Salaries, \$433,191.12, and expenses, \$394,916.07, of	
special and general agents	828,107.19
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	467,240.03
Rents, including \$30,000.00 for company's occupancy	
of its own buildings	94,011.23
Advertising, \$70,530.38; printing and stationery,	
\$129,512.94	200,043.32
Postage, telegrams, telephone, and express	108,611.72
Legal expenses	17,230.02
Furniture and fixtures	26,454.83
Maps, including corrections	34,746.14
Underwriters' boards and tariff associations	217,146.03
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	78,594.98
Inspections and surveys	54,507.99
Repairs and expenses (other than taxes) on real	
estate	20,594.41
Taxes on real estate	12,619.46
State taxes on premiums	274,293.32
Insurance-department licenses and fees	52,895.20
Federal corporation tax	18,541.74
County and municipal taxes and licenses	61,411.46

State tax on capital stock	119,567.0	)
Pensions paid to employees	10,791.59	2
Commercial ratings	10,553.00	3
Interest on reserve held for reinsurance companies	20,072.83	3
Water, ice and toilet supplies	3,493.24	Į.
Insurance on company's property and interests	5,929.4	
Newspapers and periodicals	2,421.48	
Paid stockholders for interest or dividends (amount	,	
declared during the year)	800,000.00	)
Decrease in liabilities during year, on account of	•	
reinsurance treaties	301,470.90	)
Agents' balances charged off	4,186.88	
Gross loss on sale or maturity of ledger assets, viz.:	2,2000	
Real estate		
Bonds 81,526.64	88,042.29	)
	00,000	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	•	
Bonds	125.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	16,452,861.78
Balance	•••••	<b>\$</b> 27,268,55 <b>4.94</b>
LEDGER ASSETS.		
Book value of real estate	\$734,219.56	
Mortgage loans on real estate	453,166.67	
Loans secured by collateral (Schedule C)	32,500.00	
Book value of bonds, \$19,595,304.67, and stocks,		
\$3,015,942.52 (Schedule D)	22,611,247.19	
Cash in company's office	821.02	
Deposits in trust companies and banks not on in-		
terest	127,704.36	
Deposits in trust companies and banks on interest	751,645.91	
Agents' balances, under three months due	2,484,936.99	
Agents' balances, over three months due	66,392.08	
Bills receivable, taken for fire risks	5,921.16	
Total ledger assets, as per balance		<b>\$</b> 27,268,55 <b>4.94</b>
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$4,260.76	
Interest on bonds	268,917.28	
Interest on collateral loans	737.50	
Rents on company's property or lease	1,315.85	
Total interest and rents accrued		275,231 <b>.39</b>
Market value of real estate over book value		3,380.44
Gross assets		\$27,547,166.77

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1913	\$66,392.08 954,800.84	
Total		1,021,192.92
Total admitted assets		\$26,525,973.85
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 462,660.21	
31 not reported	1,020,491.46	
Gross claims for losses resisted	126,281.61	
Total	\$1,609,433.28	
Dedact reinsurance due or accrued	356,459.09	
Net amount of unpaid losses and claims Unearned premiums on fire risks Unearned premiums on inland navigation risks	\$14,481,437.74 299,954.78	\$1,252,974.19
Total unearned premiums		14,781,392.52
Salaries, rents, expenses, bills, accounts, fees, etc., d	ue or accrued	25,000.00
Estimated federal, state and other taxes hereafter p	avable	300,000.00
Contingent commissions or other charges due or acc	rued	50,000.00
Funds held under reinsurance treaties		68,085.01
Special reserve	• • • • • • • • • • • • • • • • • • • •	500,000.00
Total liabilities, except capital	\$2,000,000.00	
Surplus as regards policy-holders		9,548,522.13
Total		<b>\$26,525,973.85</b>

#### SPECIAL DEPOSITS.

Di pome		
(Showing deposits not held for protection of	all policy-holder	s.)
(DROWING GODOLE		
State, Country, Municipality, Etc.	of deposit.	liabilities.
	\$668,067.48	\$578,947.38
Anada	0.880.00	813.686.75
eorgia	11 180 00	
New Mexico	E0 025 00	
Freds describe in excess of corresponding liabilities, \$89	,120.10.	

O2 HART	OND FIRE II	NSURANCE CO	MPANI.	
	RISKS AND F	PREMIUMS. 1913.	•	
		IRE.		AND INLAND.
In dame. December 04, 4044	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	<b>\$2,605,708,034</b>	\$28,410,314.04	\$31,678,605	\$818,511.85
the year	2 034 164 688	21,313,778.90	55,062,353	1,187,219.52
the year Excess of original prems	_,001,101,000	21,010,110.00	00,002,000	1,101,210.02
over amount received for	•	•		
reinsurance	• • • • •	702,545.03		• • • • • •
Totals	\$4 630 872 722	\$50,426,637.97	*98 740 959	\$2,005,731.37
Totals Deduct those expired and	ψ±,000,012,122	φυ <b>υ,τ2υ,υ</b> σ1.σ1	<b>#</b> 00,120,800	<b>\$2,000,131.31</b>
marked off as term.	1,732,330,705	20,217,124.00	56,739,730	1,247,071.20
In dames of the sund of	<del></del>			
In force at the end of the year 1913	\$2 907 542 017	€20 200 E12 07	\$30,001,228	\$758,660.17
Deduct amount reinsured	275,448,227	2,498,099.36	5,252,573	158,750.61
Net amount in force				
December 31, 1913	\$2,632,093,790	\$27,711,414.61	\$24,748,655	<b>\$599,</b> 909.56
				*
RECAPI	TULATION OF FI	RE RISKS AND PE	REMIUMS.	
Year.		Gross premiu	ma	Premiums
Written. Term.	Amount.	charged.		unearned.
1913 One year or less	\$806,326,5	98 \$9,327,258	3.95 1-2	\$4,663,629.48
1912 1913 Two years	7,939,3	14 74,789	.80 1-4 .69 3-4	18,697.45
1913   1 10   1015	8,964,2	97 <b>84</b> ,664	.69 3-4	63,498.51
1913   Two years 1911   1912   Three years	361,271,7 437,705,5 495,356,0	14 3,634,588 27 4,219,309	3.20 1-6 -91 1-2	63,498.51 605,764.70 2,109,654.95 3,987,769.85 3,750.28
1913	495,356,0	27 4,219,309 21 4,785,323	.82 5-6	3,987,769.85
1910]	2,718,9 2,934,5	17 30,002	i.25 1–8	3,750.28
1911 1912 Four years	2,934,5	73 31,047	.50 3-8	11,642.81
1913	3,289,3 4,385,7			23,019.71 27,710.82
1909	72.494.1	71 841.119	.47 1-10	37,710.82 84.111.95
1910	87,166,9 87,857,4	90 1,014,450	3.32 3-10 .47 1-2 .79 7-10	84,111.95 304,335.09 523,852.74
1911 } Five years	87,857,4	90 1,014,450 20 1,047,705	.47 1-2	523,852.74
1912   1913	121,265,79 132,417,4	26 T'TTO'OTO	.79 7-10 .83 9-10	850,859.65 1,193,139.75
1818)	132,411,4	1,323,110	.03 8-10	1,153,135.10
Totals	\$2,632,093,7	90 \$27,711,414	.61	\$14,481,437.74
		ERROGATORIES		
Largest gross aggregate anywhere in the United reinsurance, whether the	amount insured	in any one ha	zard located	
anywhere in the United	States, without	any deduction	whatever for	
reinsurance, whether the	same be in ac	mitted or non-a	dmitted com-	\$200,000.00
panies?	pany's stock ow	ned by the dire	ectors at par	<b>\$2.00,000.00</b>
value?			Answer	218,600.00
value?	ectors or other	officers?	Answer	None.
				38,000.00
What interest, direct or in of any other insurance of in stock of Hartford Acc	omnany? Ansini	er — Owns contro	lling interest	
in stock of Hartford Acc	dent and Indem	nity Company.		
Is a majority of the capital directly or indirectly, by	al stock of this	company owned	or controlled,	37.0
Has this company guarante	any other corp	d by any other o	Answer	No.
Has this company guarante now in force? Answer policies of the Citizens In	— Yes. this c	ompany formerly	ouaranteed	
policies of the Citizens In	surancé Compan	y of Missouri.	•	
		NNECTICUT, 1913		Fire.
Gross risks written		F4 F44 00		\$27,997,507.00
Less \$4,468,194.00 risks	canceled, and 56	D4.144.UU reinsur	ance in com-	
panies authorized in				5,122,938.00
Net risks written				\$22,874,569.00
Gross premiums on risks w	ritten			\$239,906.89
Gross premiums on risks w Less \$23,733.94 return p	remiums, and \$1	,148.52 premiums	for reinsur-	
ance in companies	authorized in Co	nnecticut	• • • • • • • • • • • • • • • • • • • •	24,882.46
Not promiuma societa	A			\$215,024.43
Net premiums receive				\$99,899.57
Less losses on risks rein	sured in compar	ies authorized in	Connecticut	0.00

Net losses paid .....

Losses incurred	authorized in		Fire. \$103,575.44 0.00
Net losses incurred		• • • • • • • • • • • • • • • • • • • •	\$103,575.44
Gross risks written Less \$595,800.00 risks canceled, and \$0.00 authorized in Connecticut	reinsurance in	companies	Marine and Inland. \$1,653,765.00 595,800.00
Net risks written			\$1,057,965.00
Gross premiums on risks written	.00 premiums f	or reinsur-	\$49,162.85 23,228.18
Net premiums received			\$25,934.67 \$6,283.84 0.00
Net losses paid			\$6,283.34
Less losses on risks reinsured in companies	authorized in	Connecticut	\$6,591.59 0.00
Net losses incurred			\$6,591.59
Sohedule C. Loans	Par value. Ma		Amount loaned.
20 shs. Brighton German B'k, Cin., O. 10 "Bourbon S. Yds., Louisville, Ky. 26 "Cleveland Union Stock Yards 26 "Cincinnati Union Stock Yards 25 "Cin. Rubber Mfg. Co	\$2,000.00 1,000.00 2,600.00 2,600.00 2,500.00	\$7,000.00 1,000.00 3,380.00 2,470.00 2,500.00	
City of Alanta, Ga., 4%, bonds due 1920 City of Atlanta, Ga., 3½%, bonds due 1931 City of Atlanta, Ga., 3½%, bonds due 1931 City of Atlanta, Ga., 4½%, bonds due 1922 City of Atlanta, Ga., 4½%, bonds due 1922	20,000.00 10,000.00 2.000.00 3,000.00 5,000.00	19,400.00 8,700.00 1,750.00 3,000.00 5,000.00	•
Totals	\$50,700.00	\$54,200.00	\$82,500.00
Schedule D. Bonds and Stock	•		
GOVERNMENT BONDS:			Market value. \$75,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03		\$75,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113	\$75,000.00 11,150.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1111 4.40 1001 7.50 1001 7.00 1001 3.00 1001 5.00 1001 6.00 831	\$75,000.00 11,150.00 2 12,030.00 10,050.00 2 10,050.00 2 30,150.00 2 30,150.00 4 1,750.00 500.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1111 4.40 1001 7.50 1001 7.00 1001 3.00 1001 5.00 1001 6.00 831	\$75,000.00 11,150.00 2 12,030.00 10,050.00 2 10,050.00 2 30,150.00 2 30,150.00 4 1,750.00 500.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1001 7.00 1001 3.00 1001 5.00 1001 5.00 1003 6.00 1003 6.00 913 6.00 913	\$75,000.00 11,150.00 2 12,030.00 10,050.00 2 10,050.00 2 30,150.00 2 30,150.00 4 1,750.00 500.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1001 7.00 1001 3.00 1001 5.00 1001 5.00 1003 6.00 1003 6.00 913 6.00 913	\$75,000.00 11,150.00 4 12,030.00 4 10,050.00 10,050.00 2 30,150.00 4 17,50.00 50,000.00 14,775.00 4 45,825.00 4 98,592.50 5 51,772.50
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1001 7.50 1001 7.00 1003 7.00 1003 5.00 1003 5.00 1003 6.00 983 6.00 983 6.00 983 6.00 873 6.00 873 6.00 873 6.00 873 6.00 873 6.00 873 6.00 873	\$75,000.00 11,150.00 12,030.00 10,050.00 10,050.00 2 30,150.00 2 30,150.00 41,775.00 41,775.00 44,775.00 45,625.00 98,592.50 51,772.50 45,4725.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1001 7.50 1001 7.00 1003 7.00 1003 5.00 1003 5.00 1003 6.00 983 6.00 983 6.00 983 6.00 873 6.00 873 6.00 873 6.00 873 6.00 873 6.00 873	\$75,000.00 11,150.00 4 12,030.00 10,050.00 10,050.00 10,050.00 30,150.00 41,750.00 41,750.00 45,625.00 98,592.50 47,725.00 25,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 873 1.12 983 0.00 875 1.12 983 0.00 1003 1.25 983 0.00 1003 1.25 983 1.25 983 1.25 983 1.25 983 1.26 983 1.27 983 1.28 983 1.29 983 1.20 1003 1.20 1003 1.2	\$75,000.00 11,150.00 4 12,030.00 10,050.00 10,050.00 10,050.00 30,150.00 41,750.00 41,750.00 45,625.00 45,625.00 98,592.50 25,000.00 50,000.00 58,125.00 50,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 873 1.12 983 0.00 875 1.12 983 0.00 1003 1.25 983 0.00 1003 1.25 983 1.25 983 1.25 983 1.25 983 1.26 983 1.27 983 1.28 983 1.29 983 1.20 1003 1.20 1003 1.2	\$75,000.00 11,150.00 4 12,030.00 10,050.00 10,050.00 10,050.00 30,150.00 41,750.00 41,750.00 45,625.00 45,625.00 98,592.50 25,000.00 50,000.00 58,125.00 50,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 873 1.12 983 0.00 875 1.12 983 0.00 1003 1.25 983 0.00 1003 1.25 983 1.25 983 1.25 983 1.25 983 1.26 983 1.27 983 1.28 983 1.29 983 1.20 1003 1.20 1003 1.2	\$75,000.00 11,150.00 4 12,030.00 10,050.00 10,050.00 10,050.00 30,150.00 41,750.00 41,750.00 45,625.00 45,625.00 98,592.50 25,000.00 50,000.00 58,125.00 50,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1111 4.40 1003 7.50 1001 7.50 1001 7.00 1003 3.00 1003 5.00 1003 5.00 1003 5.00 1003 5.00 931 1.80 874 1.12 993 0.00 1003 5.00 1003 6.00 1003 6.00 931 6.00 931 6.00 933 6.00 933 6.00 933 6.00 933 6.00 933	\$75,000.00 11,150.00 11,150.00 10,050.00 10,050.00 10,050.00 2 30,150.00 4 41,750.00 4 41,750.00 4 45,625.00 4 98,592.50 51,725.00 25,000.00 58,125.00 50,000.00 51,25.00 51,25.00 46,750.00 46,750.00 46,750.00 46,750.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 913 1.12 983 1.12	\$75,000.00 11,150.00 11,150.00 11,050.00 10,050.00 10,050.00 30,150.00 \$1,750.00 41,750.00 44,750.00 45,825.00 45,825.00 51,772.50 54,725.00 51,772.50 54,725.00 58,125.00 9,225.00 16,525.00 46,500.00 50,000.00 46,500.00 50,000.00 50,000.00 46,500.00 50,000.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 1003 8.00 913 1.12 983 1.12	\$75,000.00 11,150.00  12,030.00 10,050.00 10,050.00 10,050.00 230,150.00 241,750.00 241,750.00 241,775.00 25,000.00 25,125.00 25,000.00 25,125.00 26,000.00 225.00 246,750.00 246,750.00 250,000.00 50,925.00 50,925.00 57,918.32
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1111 4.40 1003 7.50 1001 7.50 1001 7.00 1001 3.00 1003 5.00 1003 5.00 1003 6.00 981 1.12 983 1.12 983	\$75,000.00 11,150.00  12,030.00 10,050.00 10,050.00 10,050.00 20,050.00 21,050.00 241,750.00 241,750.00 25,000.00 245,625,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 26,000.00 27,13,13,13,13,13,13,13,13,13,13,13,13,13,
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1111 4.40 1001 7.50 1001 7.50 1001 8.00 1001 8.00 1003 8.00 8.00 1003 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00	\$75,000.00 11,150.00  12,030.00 10,050.00 10,050.00 20,150.00 20,150.00 41,750.00 41,750.00 41,775.00 50,000.00 41,775.00 51,772.50 54,725.00 51,772.50 54,725.00 51,725.00
Cuba, Republic of, 5%, 1944	\$75,28 12,03	1.25 100 1.73 1113 4.40 1003 7.50 1003 7.50 1003 7.00 1003 5.00 1003 5.00 1003 6.00 833 6.00 913 1.80 879 1.12 993 1.12 993	\$75,000.00 11,150.00  12,030.00 10,050.00 10,050.00 10,050.00 20,050.00 21,050.00 241,750.00 241,750.00 25,000.00 245,625,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 25,000.00 25,125,00 26,000.00 27,13,13,13,13,13,13,13,13,13,13,13,13,13,

# HARTFORD FIRE INSURANCE COMPANY.

	Book value.	Rate.	iarket value.
Winnipeg, Man., 4%, 1941	47,750.00	8614 81 14	48,250.00
## Winnipeg, Man., 4%, 1941    Railroad Bonds: —   Atchison, Topeka & Santa Fé, 4%, 1995     Atchison, Topeka & Santa Fé, 4%, 1962     Atlanta Knoxville & Northern, 5%, 1946     Baltimore & Ohio, 3%, 1925     Baltimore & Ohio, 3%, 1928     Boston & Albany, 4%, 1929     Boston & Maine, 4%, 1929     Boston & Northern Street, 4%, 1950     Buffalo, Rochester & Pittsburgh, 4%, 1957     Burlington, Codar Rapids & Northern, 5%, 1957     Burlington, Codar Rapids & Northern, 5%, 1957     Burlington, Codar Rapids & Northern, 5%, 1934     Canada Southera, 5%, 1962     Canadian Northern, 4%, 1939     Central of Georgia, 5%, 1945     Central Pacific, 4%, 1949     Central Pacific, 4%, 1949     Chicago & Mothers, 5%, 1939     Chicago & Alton, 3%, 1949     Chicago & Western Indiana, 6%, 1932     Chicago & Northwestern, 6%, 1929     Chicago & Northwestern, 5%, 1921     Chicago & Worthwestern, 5%, 1921     Chicago & Erie, 5%, 1962     Chicago, Milwaukee & St. Paul, 4%, 1947     Chicago, Milwaukee & St. Paul, 4%, 1940     Chicago, St. Louis & New Orleans, 5%, 1951     Chicago, St. Louis & Pittsburgh, 5%, 1930     Chicago, St. Louis & Pittsburgh, 5%, 1931     Chicago, St. Louis & Pittsburgh, 5%, 1932     Chicago, St. Louis & Pittsburgh, 5%, 1932     Chicago, St. Louis & Pittsburgh, 5%, 1931     Chicago, St. Louis & Pittsburgh, 5%, 1931     Chicago, St. Louis & Pittsburgh, 5%, 1931     Chicago, Miwaukee & St. Paul, 4%, 1940     Chicago, St. Louis & Pittsburgh, 5%, 1931     Chic	45,250.00	81 1/4	40,625.00
RAILROAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1995	25,512.50	93	23,250.00
Atlanta Knovville & Northern 50, 1962	25,000.00 81 625 00	10612	23,625.00 57,510.00
Atlantic Coast Line. 4%. 1952	256,447.92	87 17	240,625.00
Baltimore & Ohio, 4%, 1948	98,843.75	93 94 1/2 106 1/3 87 1/3 87 1/4 87 1/4 90 1/2	240,625.00 91,750.00
Baltimore & Ohio, 3½%, 1925	160,987.09	871/	153,125.00 42,250.00
Baltimore & Ohio, 4%, 1941	91 500 00	86.72	90,500.00
Belt R. R. & Stock Yards Co. of Indianapolis.	01,000.00	00 /2	00,000.00
4%, 1939	97,500.00	94	94,000.00
Boston & Albany, 4%, 1933	49,875.00	91 85	45,500.00
Boston & Northern Street 4% 1954	46.125.00	84	170,000.00 42,000.00 124,687.50
Brooklyn Union Elevated, 5%, 1950	125,587.50	99 %	124,687.50
Buffalo, Rochester & Pittsburgh, 41/2%, 1957	51,875.00	100	50,000.00
Burlington, Cedar Rapids & Northern, 5%, 1934	130,670.00	102 104	122,400.00
Canadian Northern. 4%, 1939	148,500.00	90	68,640.00 135,000.00 158,750.00
Central of Georgia, 5%, 1945	157,031.25	102 1/2 92	158,750.00
Central Pacific, 4%, 1949	198,758.10	92	1 X 4 (HH) (H)
Cheganeska & Ohio 414 % 1992	340,008.75 159 515 00	11414 9814 1044	844,645.00 139,875.00 219,975.00
Chesapeake & Ohio. 5%. 1939	244.602.59	104 🛂	219.975.00
Chicago & Alton, 3½%, 1949	115,875.00	61	
Chicago & Western Indiana, 6%, 1932	311,038.69	106	275,600.00
Chicago & Western Indiana, 4%, 1952	209 020 58	88 1/4 107	193 670.00
Chicago & Northwestern, 5%, 1929	256,522.61	104 1/2	246,620.00
Chicago & Northwestern, 5%, 1921	105,775.00	100	275,600.00 83,250.00 193,670.00 246,620.00 100,000.00
Chicago, Burlington & Quincy, 3½%, 1949	175,786.25	82 100	164,000.00 59,000.00 130,625.00 24,000.00
Chicago & Erie 5% 1982	136.475.00	1041/2	130.625.00
Chicago & Eastern Illinois, 5%, 1937	26,937.50	96 ′	24,000.00
Chicago, Indianapolis & Louisville, 4%, 1947	70,437.50	8814 92 4	66,375.00
Chicago, Milwaukee & St. Paul, 4%, 1989	24,843.75 17 800 81	101	68,375.00 23,187.50 17,978.00 175,500.00 222,600.00 27,820.00 49,000.00
Chicago, St. Paul. Minn. & Omaha. 6%, 1930	189,990.00	101 7 117	175,500.00
Chicago, St. Louis & New Orleans, 5%, 1951	248,181.88	105	222,600.00
Chicago, St. Louis & Pittsburgh, 5%, 1932	29,640.00 58 937 50	107	49 000 00
Cincinnati, Dayton & Chicago, 4%, 1942	51,000.00	98 78	39,000.00
Cincinnati, Ind. St. Louis & Chicago, 6%, 1920	122,587.78	105	39,000.00 115,500.00
Clev., Cin., Chicago & St. Louis, 4%, 1940	65,885.00	84 83 1/2	60,480.00 167,000.00
Cleveland Lorain & Wheeling, 5%, 1933	111.490.00	104	104.000.00
Cleveland, Columbus, Cincinnati & Ind., 7%, 1914	9,925.00	104 100 1/2	104,000.00 8,040.00 57,600.00
Dayton & Michigan, 41/2 %, 1931	63,750.00	96 79	57,600.00
Detroit & Mackings 46/ 1995	49,443.90	85	32,390.00 42,500.00
Detroit Terminal and Tunnel Co., 414 %, 1961	50,875.00	96	48,000.00
Easton & Amboy, 5%, 1920	220,305.00	108	209,090.00
Elgin, Joliet & Eastern, 5%, 1941	287,726.25	103 1/4 83 1/2	260,820.00 125,250.00 152,070.00 49,750.00 19,250.00
Erie 7% 1920	170,679,79	111	152.070.00
Georgia Railway & Electric Co., 5%, 1932	51,375.00	83 1/2 111 99 1/3 96 1/4 98 78	49,750.00
Grand Rapids & Indiana, 41/2 %, 1941	22,000.00	961/4	19,250.00
Hartford Street, 4%, 1930	48 125 00	78	89,000.00
Illinois Central, 31/2 %, 1951	57.978.75	7814	51,025.00
Illinois Central, 4½%, 1914	49,875.00	7814 99 % 103	51,025.00 49,875.00
International & Great Northern, 6%, 1919	240,527.50	103 981/2	206,000.00
Interporough Rapid Transit, 5%, 1906	124.700.00	87	95.700.00
Iowa Falls & Sioux City, 7%, 1917	131,938.75	87 <sup>7</sup> 107	206,000.00 320,125.00 95,700.00 107,000.00
Jefferson, 5%, 1919	183,677.50	101	1 7 G. 7 D V. UV
Kentucky Central, 4%, 1987	47,857.50 56.702 KG	88 101	44,000.00 50.500.00
Lake Erie & Western, 5%, 1941	78,680.00	99	50,500.00 74,250.00 88,750.00
Lake Shore & Michigan Southern, 4%, 1931	88,156.25	88%	88,750.00
Lake Shore & Michigan Southern, 4%, 1928	199,625.00	89 1/4	178,500.00 40,890.00
Lehigh & New York, 4%, 1940	849.275.00	88 % 89 % 87 107 % 111 101	889,412.50
ENUMEROR TOTAL O'TO, AUTL .	01 082 28	îii ^	389,412.50 88,250.00
Lehigh Valley, 6%, 1923	01,002.20		202,000.00

	Book value.	Rate.	Market value.
Lousyille & Jeffersonville, 4%, 1945 Louisyille & Jeffersonville, 6%, 1930 Louisyille & Nashville, 6%, 1919 Louisyille & Nashville, 6%, 1919 Louisyille & Nashville, 4%, 1940 Louisyille & Nashville, 4%, 1946 Milwaukee, Lake Shore & Western, 5%, 1949 Milwaukee, Sparta & Northwestern, 3%, 1949 Milwaukee, Sparta & Northwestern, 4%, 1947 Minn., St. Paul & Sault Ste. Marie, 4%, 1941 Minn., St. Paul & Sault Ste. Marie, 4%, 1938 Minnespolis & Pactific, 4%, 1938	59,400.00	86	51,600.00
Louisville & Nashville, 6%, 1930	94,000.00 158,280.64	84 % 111 1/3 108 1/4 92 1/4 87	84,750.00 150.525.00
Louisville & Nashville, 6%, 1919	32,153.20 97,512.50	108 %	150,525.00 31,392.50 92,250.00
Louisville & Nashville, 4%, 1940	97,512.50	92 1/4	92,250.00
Louisville & Nashville, 4%, 1950	46,500.00 97,625.00	87 88	43,500.00 88,000.00
Louisville, Henderson & St. Louis, 5%, 1946	221.517.50	102	204 510.00
Manitowoc, Green Bay & Northwestern, 31/2 %, 1941	159.457.50	81	141.750.00
Milwaukee, Lake Shore & Western, 5%, 1929 Milwaukee, Sparta & Northwestern 4% 1947	55,180.00 70,634.72	164 1/3 90 %	68.062.50
Minn., St. Paul & Sault Ste. Marie, 4%, 1941	48,000.00	ษร	46,500.00
Minn., St. Paul & Sault Ste. Marie, 4%, 1938	48,000.00 148,125.00 49,250.00	90 <b>92</b>	135,000.00 46,000.00
Minneapolis & Pacific, 4%, 1936	131.227.50	88	98,560.00
Minneapolis & St. Louis, 5%, 1934  Minneapolis Union, 6%, 1922  Minneapolis Street Ry. Co. and The St. Paul City Ry. Co., 5%, 1928  Missouri, Kansas & Eastern, 5%, 1942  Missouri Pacific, 6%, 1920  Mutual Terminal Co. of Buffalo, 4%, 1924  Nashville, Chattanooga & St. Louis, 5%, 1928  New England, 4%, 1945	131,227.50 52,633.33	109	54,500.00
Ry Co 5% 1928	82 280 00	100	50 000 00
Missouri, Kansas & Eastern, 5%, 1942	52,250.00 110,575.00	103 1/4	50,000.00 103,500.00 102,000.00
Missouri Pacific, 6%, 1920	116,533.33	102	102,000.00
Nashville Chattanooga & St. Louis 5% 1928	95,500.00 221,557.50	93 105 1/2	93,000.00 211,000.00
New England, 4%, 1945	98.937.50	89	89.000.00
New London & Northern, 4%, 1940	49,500.00	86	43,000.00 175,500.00
New York Central & Hudson River, 34%, 1998	194,037.50 89,332.50 50,281.25	78 73	73 000 00
New York Central & Hudson River, 4%, 1934	50,281.25	85 % 101 ¼ 108 ¼	73,000.00 42,875.00
New York & Erie, 5%, 1920	72,744.20 67,533.32	1011/2	68,005.00 <b>62,930.00</b>
New York, Lackawanna & Western, 5%, 1923	KR GRK AA	104	55,120.00
New York, Lackawanna & Western, 4%, 1923	42,447.50	84	40 420 00
New York, Unterio & Western, 4%, 1955	197,000.00	84 105%	168,000.00
New York, New Haven & Hartford, 6%, 1914	42,447.50 197,000.00 117,007.25 99,843.75 325,607.50	105 % 99 % 117 %	168,000.00 123,727.50 99,750.00 307,327.50
Norfolk & Western, 6%, 1931	325,607.50	117¾ 96	307,327.50 27,840.00
Northern Pacific, Great Northern, 4%, 1921	32,185.00 174,034.00	95	237.500.00
Northern Pacific, 4%, 1997	68 19K 9K	92%	74.200.00
Northern Pacific Term Co of Oragon 6% 1933	157,018.75 140,292.80 45,500.00 117,380.00 168,367.22	87 111	188,330.00
Old Colony Street, 4%, 1954	45,500.00	00	135,420.00 41,500.00 109,500.00 159,000.00
Oregon Short Line, 6%, 1922	117,380.00	109 1/2 106 97 1/4 108 1/4	109,500.00
Pennsylvania 314 % 1915	24,375.00	9714	24,312.50
Pensacola & Atlantic, 6%, 1921	46,956.00	108 🗸	45,675.00
Philadelphia & Reading, 5%, 1941	163,593.75	112	
Pittsburgh, Cin., Chic. & St. Louis, 4%, 1945.	51,687.50 17,820.00 49,687.50	93 93	50,000.00 16,740.00 46,500.00
Pittsburgh, Cin., Chic. & St. Louis, 4%, 1957	49,687.50 61,925.00	93 10 <b>9</b>	
Portland Ry. Co., 5%, 1930	50,881. <b>25</b>	981/3 921/3 1101/3	65,400.00 49,250.00
Reading Company, 4%, 1997	29,400.00	921/4	27,750.00
St. Paul & Northern Pacific, 6%, 1928	166,250.00	95	95,750.00
St. Paul, Minn. & Manitoba, 41/2 %, 1933	68,787.50		65,325.00
Missouri Pacinc, 6%, 1920  Mutual Terminal Co. of Buffalo, 4%, 1924  Nashville, Chattanooga & St. Louis, 5%, 1928.  New England, 4%, 1945  New London & Northern, 4%, 1940  New York Central & Hudson River, 3½%, 1998.  New York Central & Hudson River, 4%, 1934.  New York Central & Hudson River, 4%, 1934.  New York Central & Hudson River, 4%, 1934.  New York & Brie, 5%, 1920  New York, 1920  New York, Lackawanna & Western, 6%, 1921  New York, Lackawanna & Western, 4%, 1923  New York, Lackawanna & Western, 4%, 1923  New York, Ontario & Western, 4%, 1955  New York, New Haven & Hartford, 6%, 1948  New York, New Haven & Hartford, 6%, 1948  Nerfolk & Western, 6%, 1931  Northern Pacific, 4%, 1997  Northern Pacific, 4%, 1997  Northern Pacific, 4%, 1997  Northern Pacific 4%, 1997  Northern Pacific, 4%, 1997  Northern Pacific, 4%, 1995  Oregon Short Line, 6%, 1922  Oregon Short Line, 6%, 1922  Oregon Short Line, 5%, 1941  Pittaburgh, Cinn, Chic. & St. Louis, 4%, 1940  Pittsburgh, Cinn, Chic. & St. Louis, 4%, 1945  Pert Reading, 5%, 1941  Portland Ry. Co., 5%, 1930  Reading Company, 4%, 1997  St. Paul & Northern Pacific, 6%, 1923  St. Paul, Minn. & Manitoba, 4%, 1933  St. Paul, Minn. & Manitoba, 4%, 1931  St. Louis, Iron Mt. & Southern, 5%, 1934  Baryanah, Florida & Western, 5%, 1934	98,000.00 68,787.50 69,082.50 25,998.75	100 1/2 119 93	49,250.00 27,750.00 165,750.00 95,000.00 65,325.00 64,260.00 24,180.00
St. Louis, Iron Mt. & Southern, 4%, 1929	92,750.00		75,000.00
8t. Louis, Iron Mt. & Southern, 5%, 1931	110.570.00	7514 101 4	101,250.00
Rt. Louis Southern 4% 1931	54,875.00 76,020.00	100 /5	50,000.00 66,750.00 91,350.00 116,000.00
San Francisco & San Joaquin Valley, 5%, 1940	96.968.75	105	91,350.00
Savannah, Florida & Western, 6%, 1934	125,000.00 55,780.00 114,667.00	116	116,000.00
South & North Alabama, 5%, 1934	114.667.00	104 1063	52,000.00 106,500.00
Southern Pacific, 4%, 1955	192,312.50	10614 8914	179,000.00
8t Louis & San Francisco, 5%, 1931  8t Louis Southern, 4%, 1931  8an Francisco & San Josquin Valley, 5%, 1940  8avannah, Florida & Western, 6%, 1934  8avannah, Florida & Western, 5%, 1934  8outh & North Alabama, 5%, 1936  8outhern Pacific, 4%, 1955  8outhern Pacific, 4%, 1955  8outhern Pacific, 5%, 1937  8outhern Railway, 4%, 1951  8outhern Railway, 5%, 1994  Southern Railway, 5%, 1996  Terminal R. R. Association of St. Louis, 4%, 1953  Term. R. R. Association of St. Louis, 4%, 1939  Terminal R. R. Association of St. Louis, 5%, 1944  Union Pacific, 4%, 1947	92,187.50 118.615.00	91	91,000.00 110,775.00
Southern Railway, 4%, 1951	118,615.00 149,250.00	105 14 83 % 102 14	125,625.00 51,250.00 104,000.00 176,000.00
Southern Railway, 5%, 1994	50,389.00 103,375.00 200,767.50	1021	51,250.00
Terminal R. R. Association of St. Louis, 4%, 1958	200,767.50	104 73 104 88	176,000.00
Term. R. R. Association of St. Louis, 41/2%, 1939	174,850.95	9914	160,785.00
Twining R. R. Association of St. Louis, 5%, 1944	57,785.00 71,562.50	9914 10314 9514 9114	51,875.00 71,812.50
Union Pacific, 4%, 1947 Utah & Northern, 4%, 1955 Vandelia R. R., 4%, 1955 Vermont Valley, 4½%, 1940	97,875.00	917	91,500.00
Vandalia R. R., 4%, 1955	97,875.00 150,230.00 52,200.00	92	91,500.00 139,840.00 47,500.00
vermont valley, 4 1/2 %, 1940	· 52,200.00	95	47,500.00

	Book value.	Rate. M	arket value.
Wabash, 5%, 1939 Wabash, 4%, 1941 Western Maryland, 4%, 1952 West Shore, 4%, 2361 Wheeling & Lake Erie, 4%, 1949 Wheeling & Lake Erie, 5%, 1928 Wilmar & Sioux Falls, 5%, 1938 Wisconsin Central, 4%, 1949 Wisconsin Central, 4%, 1936	83,487.50	1011/4	76,125.00
Wabash, 4%, 1941	73.312.50	72	<b>54,000.00</b>
Western Maryland, 4%, 1952	45,093.75	76	38,000.00
Wheeling & Lake Eric 40/ 1949	153,200.00	91 ¼ 73	136,875.00 73,000.00
Wheeling & Lake Erie, 5%, 1926	94,750.00 85,262.50 74,247.50	100	75.000.00
Willmar & Sioux Falls, 5%, 1938	74,247.50	1061/4	75,000.00 69,225.00
Wisconsin Central, 4%, 1949	93,443.75	86	86,000.00
Wisconsin Central, 4%, 1936	46,437.50	85	42,500.00
MISCELLANBOUS BONDS:			
Canada Permanent Mortgage Corp., 4%%, 1928 Chicago Telephone Co., 5%, 1928	25,000.00	100	<b>25,</b> 000.00
Chicago Telephone Co., 5%, 1928	50,922.50	99%	49,875.00
Cleveland Electric Illuminating Co., 5%, 1939	43,850.00	101 1 100 1/4 100 1/4 98	43,430.00 57,285.00 57,285.00
Laclada Gas Light Co. (St. Louis), 5%, 1919	50,005.00 <b>58,282.50</b>	1007	57,285.00
Detroit Edison Co., 5%, 1933	24,875.00	98 ′	24,500.00
Michigan State Telephone Co., 5%, 1924	49,987.50	98	49,000.00
New England Telephone & Telegraph Co., 5%, 1932	50,875.00 48,937.50	100 95	50,000.00
New York Dock Co. 4% 1951	83,250.00	81	47,500.00 66,825.00
Northern Texas Traction Co., 5%, 1933	1,970.00	100	2,000.00
Northern Investment & Realty Co., 4%, 1940	340,000.00	85	340,000.00
Michigan State Telephone Co., 5%, 1924	26,370.00	100	26,000.00
RAILBOAD STOCKS:			
477 shs. Chicago, Mil. & St. Paul	22,172.44	100	47,700.00
477 shs. Chicago, Mil. & St. Paul	19.548.08	140	51,800.00
1884 Chicago & Northwestern	180,692.69	1271/4 1671/4	240,210.00
200 " Chicago & Northwestern, pref	24,350.00 2,000.00	200	33,500.00 4,000.00
	80,500.00	143	71,500.00
935 " New York Central & Hudson River	95,646.47	921/3 771/2	86.136.87
4000 "New York, New Haven & Hartford	491,445.79 57,125.00	771/4	309,000.00
935 "New York Central & Hudson River 4000 "New York, New Haven & Hartford 500 "New York, Lackawanna & Western 10 "Southern Pacific Co	923.12	115 95	57,500.00 950.00
30 "Union Pacific, pref	2,964.50	85	2,550.00
BANK AND TRUST COMPANY STOCKS: —	32,780.00	320	100,800.00
315 shs. Ætna National, Hartford	21,066.25	202	40,400.00
150 " Bank of America, New York	18,578.25	542	
388 " Bank of Montreal, Montreal	50.557.93	231	89,628.00 15,375.00 21,250.00
125 " Boylston National, Boston	11,935.35 12,718.75	123 170	15,375.00
	23,964.75	100	16,600.00
785 " Conn. Tr. & Safe Deposit Co., Hartford	84,121.22	320 170	251 200.00
172 " First National, Hartford	13,348.50	170	29,240.00
556 " Hartford National, Hartford	63,962.75	186 495	103,416.00
556 "Hartford National, Hartford 300 "Importers & Traders National, New York 200 "Manhattan Company, New York 334 "Merchants National, New York	20,000.00 13,129,51	305	148,500.00 30,500.00
334 " Merchants National, New York	13,129.51 19,735.17	170	30,500.00 28,390.00
125 " National of Commerce, New York	14,499.50	170	21,250.00
200 Mational Of Mortin America, 110W 101K	26,781.50	10 158	2,000.00 3,160.00
40 " National Exchange, Hartford	2,400.00	156	3,100.00
MISCELLANEOUS STOCKS:			
825 shs. New York Dock Co., pref	83,000.00	25	20,625.00
7455 " Hartford Accident & Indemnity Company	25,000.00 1,491,000.00	110 200	27,500.00 L491,000.00
_			
Totals\$2	22,611,247.19	\$21	,656,446.35
Schedule X. Unlisted A	ssets.		
	ar	Actual 1	Market value
from statement. va		value.	Dec. 31, 1918.
		200.00	\$200.00 500.00
5 "Pac. Coast Adj. Bureau Never 50 14 "Southern Adjust. Bureau Never 70		500.00 7 <b>00.00</b>	700.00
10 " Underwriters' Salvage	0.00	. 50.00	
Chicago Never 1.00	0.00 1,	00.00	1,000.00
10 " Underwriters' Salvage	0.00	000 00	1,000.00
New York Never 1,000 2 " West, Adj. & Insp. Co. Never 20		000.00 200.00	200.00
New York Never 1,00 2 "West. Adj. & Insp. Co. Never 20 431-3 "Ont. B'k, Toronto Dec. 31, 1908 4,33			
			\$3,600.00
Totals \$7,93	a.aa <b>\$</b> 8,0	300.00	<b>43,000.</b> 00

# NATIONAL FIRE INSURANCE COMPANY OF HARTFORD,

#### HARTFORD, CONN.

# Commenced Business, December, 1871.

JAMES NICHOLS, President.

G. H. TRYON, Secretary.

## CAPITAL STOCK.

Amount of capital paid up in cash	\$2,000,000.00
Amount of ledger assets December 31, 1912	\$14,752,199.01

#### INCOME.

•	Fire.	
Gross prems. received during the year	\$13,392,518.64	
Deduct reinsurance,		
<b>\$3,</b> 015,056.66		
and return premiums,		
\$1,923,421.29	4,938,477.95	
Received for premiums		\$8,454,040.69
Gross interest on mortgage loans		40,101,010.00
Gross interest on bonds and divi-	402,200.00	
dends on stocks	493,433.60	
Gross interest on deposits	23,079.20	
Gross interest on bills receivable	5,648.47	
Gross interest on certificates of		
deposit	952.54	
Gross rents from company's prop-		
erty, including \$20,000.00 for com-		
pany's occupancy of its own bldgs.	36,741.76	
Total gross interest and rents	.:	652,293.62
Conscience fund		177.34
Checks issued in previous years not	presented at	
bank		526.92
Increase in liabilities during year, o		
reinsurance treaties	• • • • • • • • • • • • •	21,301.63
Agents' balances previously charged of	7	699.74

Gross profit on sale or maturity of ledger assets, viz.         Bonds       \$1,295.50         Stocks       19.25	1,314.75	
Total income		9,130,354.69
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	\$23,882,553.70
DISBURSEMENTS.		
Fire.		
Gross amount paid policy-holders for losses (including \$441,900.08		
occurring in previous years) \$6,201,309.94		•
Deduct amount received for salvage,		
\$30,732.47 and for reins. in other companies,		
\$1,815,367.45	•	
Net amount paid policy-holders for losses	<b>\$4</b> ,355,210.02	
Expenses of adjustment and settlement of losses	53,694.13	•
Commissions or brokerage	1,513,826.69	
Allowances to local agencies for miscellaneous		
agency expenses	1,811.74	•
Salaries, \$755,029.46, and expenses, \$207,049.52, of special and general agents	962,078.98	
Salaries, fees, and all other charges of officers,	802,010.80	
directors, trustees, and home-office employees	223,247.88	•
Rents, including \$20,000.00 for company's occu-		
pancy of its own buildings	50,964.68	
Advertising, \$27,528.38; printing and stationery,		
\$69,371.88	96,900.26	•
Postage, telegrams, telephone, and express  Legal expenses	70,482.17	
Furniture and fixtures	10,902.15 18,548.44	
Maps, including corrections	14,588.40	
Underwriters' boards and tariff associations	108,782.80	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	52,576.69	•
Inspections and surveys	12,123.78	
Repairs and expenses (other than taxes) on real	F 01F 00	
estate	5,017.99	
Taxes on real estate	9,671.49 154,638.59	
Insurance-department licenses and fees	30,104.60	
Federal corporation tax	5,201.76	
Tax on capital stock, Connecticut	63,878.70	
City and county taxes	13,239.69	
State, county and city licenses and fees	17,157.47	

# NATIONAL FIRE INSURANCE COMPANY.

Balance		
Total disbursements		8,311,191.99
Bonds 9,309.25	18,145.47	
Real estate		
Gross loss on sale or maturity of ledger assets, viz.:		
Agents' balances charged off	1,763.17	
declared during the year)	400,000.00	
Paid stockholders for interest or dividends (amount	_,	
companies	1,981.38	
Interest paid on uninvested reserves of reinsuring	177.40	
Interest on advance payments, German Insur. Co.	2,101.85 177.45	
Other miscellaneous expenses	2,410.30	
Traveling expenses	6,819.13	
Premiums on surety bonds	560.55	
Mercantile reports	2,914.78	
Office expense	12,417.62	
Departmental examination	16,646,12	
Other taxes, licenses and fees	605.07	

## LEDGER ASSETS.

Book value of real estate	\$597,364.24
Mortgage loans on real estate	1,566,150.00
Book value of bonds, \$9,719,717.58, and stocks,	•
\$1,217,306.04 (Schedule D)	10,937,023.62
Cash in company's office	16,975.44
Deposits in trust companies and banks not on in-	*
terest	101,758.01
Deposits in trust companies and banks on interest	810,188.44
Agents' balances, under three months due	1,285,262.65
Agents' balances, over three months due	34,565.91
Bills receivable, taken for fire risks	216,983.54
Bills receivable, taken for agents'	
balances \$2,139.13	
Collections due from financial agents 12,500.00	
Due from department managers for	
home-office reinsurance 21,519.08	
<b>\$36,158.21</b>	
Less due to special agents and other	
insurance companies 31,068.35	5,089.86
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## NON-LEDGER ASSETS.

Interest on mortgages Interest on bonds	Due. \$335.00	Accrued. \$27,449.11 132,228.73	
Total interest due and accrued.  Market value of real estate over book value.		\$159,677.84	160,012.84 12,803.25
Gross assets	· • • • • • • • • • • • • • • • • • • •	•••••	\$15,744,177.80
DEDUCT ASSETS	NOT ADMITT	ED.	
Agents' balances, representing busines	sa written		
prior to October 1, 1913		<b>\$34</b> ,565.91	
Bills receivable, past due, taken for mar		<b>4</b> 02,000.02	
and fire risks		9,799.90	
Book value of bonds and stocks over ms		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(Schedule D)		177,254.47	
Bills receivable, taken for agents' balanc		2,139.13	
Collections due from financial agents		12,500.00	
Due from department managers for home		•	
surance		21,519.08	
Due from other insurance companies		637.78	
· -	-		
Total	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	258,416.27
Total admitted assets			\$15,485,761.53
LIABIL	ITIES.		
Gross losses adjusted and unpaid		\$160,064.94	
Gross claims for losses reported and u	ınadjusted,	,	
31 not reported		692,411.51	
Gross claims for losses resisted		82,438.07	
	-	************	
Total		<b>\$</b> 934,914.52	
Deduct reinsurance due or accrued	• • • • • • • • •	322,391.86	
	- :		\$612,522.66
Net amount of unpaid losses and claim Unearned premiums on fire risks	шв	•••••	8,140,335.93
Unearned premiums on the risks	food ato du	a or accepted	27,623.95
Salaries, rents, expenses, bills, accounts, Estimated federal, state and other taxes	harastar ve	e or accrueu	225,000.00
Contingent commissions or other charges	Herenton he	ned	22,376.05
Funds held under reinsurance treaties	die or went		75,462.06
Special reserve fund covering all other co	ntingent liab	ilities	300,000.00
<del>-</del>			
Total liabilities, except capital			\$9,403,320.65

NATIO	ONAL FIRE INSUR	ANCE COM	IPANY.	41
Capital paid up in cash	l	\$2	,000,000.00	
Surplus over all liabili				
Surplus as regards	policy-holders			6,082,440.88
Total	••••••			\$15,485,761.53
	SPECIAL DEPO	a dema		
(Showing depo	sits not held for prot		policy-holde	rs.)
		M	arket value	Corresponding
	Municipality, Etc.		of deposit. \$422,450.00	liabilities. \$378,717.43
Georgia New Mexico	· · · · · · · · · · · · · · · · · · ·		10,000.00	67,363.19
Virginia	. <b> </b>		10,000.00 49,560.00	25,820.92 66,188.43
Special deposits in excess	of corresponding liab	lities, \$43,73	2.57.	
	RISKS AND PREMI	mws 1912		
	FIRE.	OZD, 1010.	Risks.	Premiums.
In force December 31, 19:	L2 <sub></sub>	\$1	,784,752.838	\$18,704,873.97
Written or renewed during	; the year ims over amount rece	olved for	,381,710,512	13,392,518.64
reinsurance				179,801.69
Totals		\$3	,166,467,850	\$32,277,194.30
Deduct those expired and	marked off as termina	ted 1	,246,865,999	12,745,421.95
In force at the end of Deduct amount reinsured	the <b>year</b> 1913	\$1	,919,601,851 386,361,234	\$19,531,772.35 3,661,422.13
Net amount in force	December 81, 1913	\$1	533,240,617	\$15,870,350.22
Net amount in force December 81, 1913 \$1,533,240,617 \$15,870,350.22				
	ITULATION OF FIRE RI	SKS AND PRE	MIUMS.	
Year.	(	ross premiun	18	Premiums
Year. Written. Term. 1913 One year or less	Amount.	ross premiun charged. \$4.155.974.6	us Unearned. 3 1–2	unearned.
Year. Written. Term. 1913 One year or less	Amount. \$398,504,893 5,530,405	ross premiun charged. \$4,155,974.6 39,863.3	Unearned. 3 1-2 7 1-4	unearned. \$2,077,987.32 9.965.84
Year, Written. Term. 1913 One year or less 1912 } 1913 (Two years	Amount. \$398,504,893 5,530,405	ross premium charged. \$4,155,974.6 39,863.3 27,298.5 1.986.800.4	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6	unearned. \$2,077,987.32 9,965.84 20,473.94
Year, Written. Term. 1913 One year or less 1912 } 1913 (Two years	Amount. \$398,504,893 5,530,405	ross premium charged. \$4,155,974.6 39,863.3 27,298.5 1.986.800.4	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6	unearned. \$2,077,987.32 9,965.84 20,473.94
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years 1913	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931	Fross premium charged. \$4,155,974.6 39,863.3 27,298.5 1,986,800.4 2,134,521.1 2,364,745.4 15,364.6	Unearned.  1 1-2 1 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years 1913	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931	Fross premium charged. \$4,155,974.6 39,863.3 27,298.6 1,986,800.4 2,134,521.1 2,364,745.4 15,364.6	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   1913   1910   1911   1912   Four years 1913	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931	37088 premium charged. \$4,155,974.6 39,863.3 27,298.5 1,986,800.4 2,134,521.1 2,364,745.4 15,364.5 12,470.2 17,895.8 27,110.8	Unearned.  3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97
Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1910 1911 1912 Four years 1919 1919	Amount. \$398,504,993 5,530,405 4,122,738 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,383,087 74,030,467	37088 premium charged. \$4,155,974.6 39,863.3 27,298.5 1,986,800.4 2,134,521.1 2,364,745.4 15,364.6 12,470.2 17,895.8 27,110.8	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10	unearned. \$2,077,987.32 9,965.84 20,473.94 831,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years 1913   1910   1911   1912   Four years 1913   1909   1911   1912   1913   1909   1911   1911   1911   1912   1913   1909   1911   1911   1911   1912   1913   1913   1913   1914   1915   1916   1917   1918   1919   1911   1919   1911   1911   1912   1912   1913   1914   1915   1916   1917   1917   1918   1918   1918   1919   1919   1911   1919   1919   1911   1911   1912   1912   1913   1914   1915   1916   1917   1917   1918   191	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 15,364,745.4 15,364,745.4 12,470.2 17,895.8 27,110.0 1,034,459.4 998,969.8	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 7 1-10 6 3-10 6 3-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37
Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1910 1911 1912 Four years 1909 1910 1911 1911 Prive years	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 15,364,745.4 15,364,745.4 12,470.2 17,895.8 27,110.0 1,034,459.4 998,969.8	Unearned.  13 1-2 1-4 8 3-4 4 1-6 7 1-8 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 8 3-10 3 1-2 7 7-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1900   1910   1911   1912   1913   1900   1911   1912   1913   1913   1914   1915   1916   1917   1918   1918   1919   1911   1911   1912   1913	Amount. \$398,504,993 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 15,364,745.4 15,364,745.4 12,470.2 17,895.8 27,110.0 1,034,459.4 998,969.8 43,124.7 969,426.7 1,242,324.3	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 8-10 6 8-10 7 7-10 9-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87
Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1910 1911 1912 Four years 1909 1910 1911 1911 Prive years	Amount. \$398,504,993 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 15,364,745.4 15,364,745.4 12,470.2 17,895.8 27,110.0 1,034,459.4 998,969.8	Unearned. 3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 8-10 6 8-10 7 7-10 9-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 1913 1910 1911 1912 Four years 1913 1909 1910 1911 1912 Five years 1912 1913 Totals	Amount. \$398,504,393 5,530,405 4,122,738 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 1,986,800.4 15,364.5 12,470.2 17,895.8 27,110.8 1,034,459.4 998,969.8 843,124.7 969,426.7 1,242,324.3	Unearned. 3 1-2 1-4 8 3-4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 6 5-8 7 1-10 6 3-10 3 1-2 7 7-10 0 9-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 1913 1910 1911 1912 Four years 1913 1909 1910 1911 1912 Five years 1912 1913 Totals	Amount. \$398,504,393 5,530,405 4,122,738 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO	34,155,974.6 34,155,974.6 39,863.3 27,298.5 1,986,800.4 1,986,800.4 15,364.5 12,470.2 17,895.8 27,110.8 1,034,459.4 998,969.8 843,124.7 969,426.7 1,242,324.3	Unearned. 3 1-2 1-4 8 3-4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 6 5-8 7 1-10 6 3-10 3 1-2 7 7-10 0 9-10	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 1913 Four years 1910 1911 1912 Four years 1913 1919 Totals  Largest gross aggregate asywhere in the United reissurance, whether the	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617  GENERAL INTERRO amount insured in a states, without any same be in admitte	Rross premium charged. \$4,155,974.6. 39,863.3 27,298.5. 1,986,800.4. 21,134,521.1 2,364,745.4. 17,895.8. 27,110.1 1,034,459.4. 988,969.8 843,124.7 969,426.7. 1,242,324.3 \$15,870,350.2	Unearned.  3 1-2 7 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 8 3-10 3 1-2 7 7-10 0 9-10 2  ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140;335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6 \$2,184,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 19,998,969.8 843,124.7 1,242,324.3 \$15,870,350.2  OGATORIES. Iny one had deduction we do or non-adi	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6 \$2,184,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 19,998,969.8 843,124.7 1,242,324.3 \$15,870,350.2  OGATORIES. Iny one had deduction we do or non-adi	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 831,133.41 1,067,260.58 1,970.621.77 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6 \$2,184,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 19,998,969.8 843,124.7 1,242,324.3 \$15,870,350.2  OGATORIES. Iny one had deduction we do or non-adi	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,821.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6 \$2,184,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 19,998,969.8 843,124.7 1,242,324.3 \$15,870,350.2  OGATORIES. Iny one had deduction we do or non-adi	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 831,133.41 1,067,260.58 1,970.621.77 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6. \$9,863.3 27,298.5. 1,986,800.4 2,134,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 998,969.8 843,124.7 969,426.7 1,242,324.3	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,821.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 1913 Four years 1919 1911 1912 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	\$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617 GENERAL INTERRO amount insured in a	Gross premium charged. \$4,155,974.6. \$9,863.3 27,298.5. 1,986,800.4 2,134,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 998,969.8 843,124.7 969,426.7 1,242,324.3	Unearned. 3 1-2 3 1-4 8 3-4 4 1-6 7 1-2 0 5-6 7 1-8 5 3-8 6 5-8 2 7-8 7 1-10 6 3-10 3 1-2 7 7-10 9-10 2 ard located hatever for nitted com-	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,821.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1909   1910   1911   1912   1912   1913   Totals  Largest gross aggregate anywhere in the United reinsurance, whether the penies?  10tal amount loaned to sto What interest, direct or inc any other insurance com apeat for the Mechanic Orieans, La., for a portio in said company.	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617  GENERAL INTERRO amount insured in a States, without any a same be in admitted the same of the forcers or other officers? lirect, has this company? Answer — These and Traders Insure in of the United States in of the United States in of the United States	34.155.974.6 34.155.974.6 34.155.974.6 39.863.3 27.298.5 1.986.8 27.134.521.1 2.364.745.4 15.364.6 12.470.2 17.895.8 27.110.8 1,034.8 1,034.8 1,034.8 31.24.7 969.8 43.124.	Unearned.  3 1-2  1 -4  8 3-4  4 1-6  7 1-2  0 5-6  7 1-8  5 3-8  5 5-8  2 7-8  1 1-10  6 3-10  3 1-2  7 7-10  0 9-10  2  ard located hatever for nitted com	unearned. \$2,077,987.32 9,965.84 20,473.94 831,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 421,562.37 678,598.74 1,118,091.87 \$8,140;335.93
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1910   1911   1912   1912   1913   Four years 1919   1910   1911   1912   1912   1913   Totals  Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the com value? Total amount loaned to site What interest, direct or inc any other insurance comp agent for the Mechanic Oriense, La., for a portion in said company. Is a majority of the capit directly or indirectly, but	Amount. \$398,504,S93 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617  GENERAL INTERIC amount insured in a States, without any same be in admitte pany's stock owned  pany's stock owned	Fross premium charged.  \$4,155,974.6 39,863.3 27,298.5 1,986,896.4 2,134,521.1 2,364,745.4 15,364.6 12,470.2 17,895.8 27,110.8 1,034,452.4 1,034,242.3 \$15,870,350.2  OGATORIES.  any one haz deduction we do r non-adi on the direction with the	Unearned.  3 1-2  7 1-4  8 3-4  4 1-6  7 1-2  0 5-6  7 1-8  5 3-8  6 5-8  2 7-8  7 1-10  6 8-10  3 1-2  7 7-10  9 -10  2  ard located hatever for nitted com Answer tal stock of as general my of New stockholder controlled, Answer controlled, Answer controlled, Answer	unearned. \$2,077,987.32 9,965.84 20,473.94 331,133.41 1,067,260.58 1,970,821.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 299,690.95 421,562.37 678,598.74 1,118,091.87 \$8,140,335.98
Year. Written. Term.  1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1909   1910   1911   1912   1912   1913   Totals  Largest gross aggregate anywhere in the United reinsurance, whether the penies?  10tal amount loaned to sto What interest, direct or inc any other insurance com apeat for the Mechanic Orieans, La., for a portio in said company.	Amount. \$398,504,393 5,530,405 4,122,733 214,311,528 235,464,248 267,980,332 1,514,931 1,413,521 1,630,718 2,333,087 74,030,467 74,830,302 67,347,192 79,905,168 104,321,092 \$1,533,240,617  GENERAL INTERRO amount insured in a state, without any state in admitted in a state of the company? Answer — This cand Traders Insurany? Answer — Insurany of the United States, all stock of this company any other corporations.	Fross premium charged. \$4,155,974.6. \$4,155,974.6. \$29,863.3 27,298.5. 1,986,800.4 2,134,521.1 2,364,745.4 12,470.2 17,895.8 27,110.8 1,034,459.4 998,969.8 843,124.7 969,426.7 1,242,324.8 \$15,870,350.2  OGATORIES.  Lamp one haz deduction we do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp one do on non-adiable the cape company act.  Lamp on the cape company act.	Unearned.  3 1-2  3 1-4  8 3-4  4 1-6  7 1-2  8 5-8  7 1-8  5 3-8  2 7-8  1-10  8 -10  3 1-2  7 7-10  9 -10  2  ard located hatever for nitted committed com	unearned. \$2,077,987.32 9,965.84 20,473.94 831,133.41 1,067,260.58 1,970,621.17 1,920.57 4,676.34 11,184.91 23,721.97 103,445.95 421,562.37 678,598.74 1,118,091.87 \$8,140;335.93

Business in Connecticut	, 1918.		Fire.
Gross risks written Less \$2,627,599.00 risks canceled, and \$2,725,601 companies authorized in Connecticut	.00 reinsura	nce in	\$27,934,776.00 5,353,200.00
Net risks written	• • • • • • • • • • • • • • • • • • • •		\$22,581,576.00 \$227,663.79
Gross premiums on risks written	emiums for re	insur-	46,706.96
Net premiums received			\$180,956.88
Losses paid			\$82,764.54
Less losses on risks reinsured in companies author	ized in Conn	ecticut	8,738.94
Net losses paid			\$74,025.60
Less losses on risks reinsured in companies, author	ized in Conn	ecticut	\$82,881.90 6,046.65
Net losses incurred			<b>\$10,855.20</b>
<del></del>			
Schedule D. Bonds and Stocks owned			
GOVERNMENT BONDS: -			Market value.
Canada, 31/2 %, 1916	\$96,406.00	99	\$99,000.00
STATE, COUNTY, AND MUNICIPAL BONDS:—  Albany, N. Y., 4¼%, 1962 Augusta, Georgia, 4½%, 1942 Blue Rapids, Kansas, 5%, 1925 Bridgeport, Conn., 4%, 1924 Buffalo, N. Y., 4%, 1919-29 Chariton County, Missouri, 6%, 1914 Dalias, Texas, 4½%, 1950 Dexter School District No. 8, Chaves Co., New Mexico, 6%, 1936 East Hartford, Conn., 4½%, 1942 Farms School District No. 2, Chaves Co., New Mexico, 6%, 1938 Florence, South Carolina, 5%, 1950 Fort William, Canada, 5%, 1933 Fort William, Canada, 5%, 1932 Fort William, Canada, 5%, 1932 Fort William, Canada, 5%, 1942 Galena, Kánsas, 5%, 1914 Georgia State, 4½%, 1915 Graham County, Kansas, 6%, 1915 Greenville, So. Carolina, 5%, 1942 Hamilton, Ontario, 4%, 1924 Hamilton, Ontario, 4%, 1924 Hartford, Conn., 3½%, 1955 Iola Township, Allen Co., Kansas, 4½%, 1921 Lake Arthur School District No. 20, Chaves Co., New Mexico, 6%, 1936 Lawrence, Kansas, 4%, 1914			
Albany, N. Y., 41/4 %, 1962	52,136.50	105	52,500.00
Augusta, Georgia, 4 1/2 %, 1942	39,125.00	199	38,610.00
Blue Rapids, Kansas ,5%, 1925	10,000.00	100 98	10,000.00 24,500.00
Ruffalo N. V., 4%, 1919-29	24,764.40	99	24,500.00 24,750.00 11,000.00
Chariton County, Missouri, 6%, 1914	24,881.25 24,764.40 11,770.00	100	11,000.00
Dalias, Texas, 41/4, %, 1950	99,875.00	96	96,000.00
Dexter School District No. 8, Chaves Co., New	8,328.00	102	8,264.00
Rast Hartford. Conn., 414 %, 1942	52,250.00	102	51,000.00
Farms School District No. 2, Chaves Co., New		100	2 000 00
Mexico, 6%, 1936	3,120.00 25,781.25	102 103	3,060.00 25,750.00
Fort Willem Canada 5% 1988	102,000.00	96	98 000.00
Fort William, Canada, 5%, 1932	25,000.00	96	24,000.00 23,750.00 2,000.00 10,000.00
Fort William, Canada, 5%, 1942	25,000.00	95	23,750.00
Galena, Kansas, 5%, 1914	2,060.00 11,000.00	100 100	10.000.00
Graham County, Kansas, 6%, 1915	1,050.00	102	1,020.00
Greenville, So. Carolina, 5%, 1942	97 000 00	104	26 000 00
Groton, Conn., 4%, 1924	10,400.00	96 91	9,600.00 45,500.00
Hamilton, Untario, 4%, 1927	38.232.50	87	85.670.00
Hartford, Conn., 3 % %, 1955	10,400.00 46,725.00 38,232.50 57,162.50	87	85,670.00 53,070.00
Iola Township, Allen Co., Kansas, 41/2 %, 1921	4,800.00	100	5,000.00
Lake Arthur School District No. 20, Chaves Co.,	6,825.00	102	6,630.00
Lawrence, Kansas, 4%, 1914	3,000.00	100	3,000.00
Lawrence, Kansas, 4%, 1915	3,000.00	99 99	2,970.00 990.00
Lawrence, Kansas, 4%, 1916	1,000.00	97	
Los Angeles, California, 41/2 %, 1914	39,865.12	100	40,000.00
Los Angeles, California, 41/2 %, 1916	14,883.20	99	14,850.00
Lyndon, Kansas, 4½%, 1919	8,500.00 8,500.00	99	16,830.00
Maisonneuve Canada 41/2%, 1946	24,375.00	90	22,500.00
Maisonneuve, Canada, 4½%, 1950	51,337.50	84	42,000.00
Marquette, Kansas, 5%, 1927	7,500.00	100 100	7,500.00
Marquette, Kansas, 5%, 1927	3,500.00 <b>22,176</b> .00	101	3,500.00 22,220.00
Minneapolis, Minn., 4%, 1941	24,875.00	96	24,000.00
Minneapolis, Minn., 4%, 1920	24,052.50	99	24,750.00 47,000.00
Moose Jaw, Canada, 5%, 1933	48,465.00 20,000.00	94 96	47,000.00 19,200.00 9,600.00
New Britain, Conn., 4%, 1948	10,000.00	96	9,600.00
New Britain, Conn., 31/2 %, 1918	1.970.00	96 97	1.940.00
New Britain, Conn., 31/2 %, 1919	1,970.00 1,970.00	96 96	1,920.00 1,920.00
New Britain, Conn., 31/2 %, 1920	1,970.00	95	1 900 00
New Britain, Conn., 31/2 %, 1922	1,970.00	95	1,900.00
Iola Township, Allen Co., Kansas, 44%, 1921 Lake Arthur School District No. 20, Chaves Co., New Mexico, 6%, 1936 Lawrence, Kansas, 4%, 1914 Lawrence, Kansas, 4%, 1915 Lawrence, Kansas, 4%, 1916 Logan Township, Kansas, 4½%, 1920 Los Angeles, California, 4½%, 1914 Los Angeles, California, 4½%, 1916 Lyndon, Kansas, 4½%, 1929 Maisonneuve, Canada, 4½%, 1948 Maisonneuve, Canada, 4½%, 1948 Maisonneuve, Canada, 4½%, 1950 Marquette, Kansas, 5%, 1927 Marquette, Kansas, 5%, 1927 Memphis, Tenn., 6%, 1914 Minneapolis, Minn., 4%, 1941 Minneapolis, Minn., 4%, 1941 Minneapolis, Minn., 4%, 1938 New Britain, Conn., 4%, 1938 New Britain, Conn., 4%, 1948 New Britain, Conn., 3½%, 1918 New Britain, Conn., 3½%, 1919 New Britain, Conn., 3½%, 1921 New Britain, Conn., 3½%, 1921 New Britain, Conn., 3½%, 1922	1,970.00	94	1,880.00

New Britain, Conn., 3½%, 1924 New Britain, Conn., 3½%, 1925 New Britain, Conn., 3½%, 1928 New Britain, Conn., 3½%, 1928 New Britain, Conn., 3½%, 1929 New Britain, Conn., 3½%, 1929 New Mexico State, 6%, 1917 Northeast Sch. Dist., Hartford, Conn., 3½%, 1981 Nerwalk, Conn., 4½%, 1931 Omaha, Neb., 4½%, 1932 Opelika, Alabama, 5%, 1934 Ottawa, Canada, 3½%, 1917 Paola, Kansas, 5%, 1916 Pittsburgh, Kansas, 6%, 1914 Pittsburgh, Kansas, 6%, 1916 Pittsburgh, Kansas, 6%, 1917 Pittsburgh, Kansas, 6%, 1916 Pittsburgh, Kansas, 6%, 1917 Pittsburgh, Kansas, 6%, 1916 Pittsburgh, Kansas, 6%, 1916 Pittsburgh, Kansas, 6%, 1917 Portland, Oregon, 5%, 1923 Portland, Oregon, 5%, 1923 Portland, Oregon, 5%, 1923 Richmond, Virginia, 4%, 1928	Book value.	Rate.	Market value.
New Britain, Conn., 31/2%, 1924	1,970.00	94	1,880.00
New Britain, Conn., 31/2, 1925	1,970.00	93	1,860.00
New Britain, Conn., 31/2 %, 1926	1,970.00 985.00	93 91	1,860.00
New Britain, Conn., 31/2 %, 1929	23,375.00	92	910.00 23,000.00
New Mexico State, 6%, 1917	26,181.91	104	26,000.00 4,600.00
Northeast Sch. Dist., Hartford, Conn., 31/2 %, 1981	4,793.75	92	4,600.00
Nerwalk, Colli., 4 1/2 1/6, 1931	26,093.75	102 99	25,500.00 49,500.00
Opelika, Alabama, 5%, 1934	51,205.00 20,000.00 15,083.20 1,020.00	98	19.600.00
Ottawa, Canada, 31/2 %, 1917	15,083.20	96	19,600.00 15,360.00
Paola, Kansas, 5%, 1914	1,020.00	100	1,000.00
Paola Kansas, D'/o, 1910	2,875.04	100 101	2,818.66 1,010.00
Paola, Kansas, 5%, 1917	1,020.00 2,875.03 1,092.00 1,092.00	101	2,846.85
Pittsburgh, Kansas, 6%, 1914	1,092.00	100	2,846.85 1,040.00
Pittsburgh, Kansas, 6%, 1915	1,092.00	101 102	1,050.40 1,060.80
Pittsburgh, Kansas, 6%, 1916	1,092.00 1,092.00	102	1,071.20
Pittsburgh, Kansas, 5%, 1914	122.00 122.00	100	122.00
Pittsburgh, Kansas, 5%, 1915	122.00	100 101	122.00 123.22
Pittsburgh, Kansas, 5%, 1916	122.00 122.00	101 101	123.22 123.22
Pittsburgh, Kansas, 6%, 1914	84.74	100	80.70
Pittsburgh, Kansas, 6%, 1915	84.73	101	81.51
Pittsburgh, Kansas, 6%, 1916	84.74 84.74	102	82.31
Portland Orogan 5%, 1917	61,625.00	103 104	83.12 <b>52</b> ,000.00
Portland, Oregon, 4%, 1937	94,700.00	93	93,000.00
Richmond, Virginia, 4%, 1923	10 000 00	97	9 700 00
Richmond, Virginia, 4%, 1928	40,000.00 1,970.00 1,887.00 1,887.00	95	88,000.00 1,860.00 1,850.00
Richmond, Virginia, 4%, 1943	1,970.00	93 100	1,860.00
Salina, Kansas, 5%, 1915	1.887.00	100	1,850.00
Salina, Kansas, 5%, 1914	659.20	100	640.00
Portland, Oregon, 4%, 1923 Richmond, Oregon, 4%, 1923 Richmond, Virginia, 4%, 1923 Richmond, Virginia, 4%, 1928 Richmond, Virginia, 4%, 1943 Salina, Kansas, 5%, 1914 Salina, Kansas, 5%, 1915 Salina, Kansas, 5%, 1916 Salina, Kansas, 5%, 1916 Salina, Kansas, 5%, 1918 Salina, Kansas, 5%, 1919 Salina, Kansas, 5%, 1919 Salina, Kansas, 5%, 1915 Salina, Kansas, 5%, 1915 Salina, Kansas, 5%, 1915 Salina, Kansas, 5%, 1916 Salina, Kansas, 5%, 1917 Salina, Kansas, 5%, 1917 Salina, Kansas, 5%, 1917	659.20	100	640.00
Salina Kansas, D%, 1916	659.20 659.20	101 101	646.40 646.40
Salina, Kansas, 5%, 1918	659.20	101	646.40
Salina, Kansas, 5%, 1919	659.20	101	646.40 870.00
Salina, Kansas, 5%, 1914	896.10 896.10	100 100	870.00 870.00
Salina Kansas, 5%, 1916	896.10	101	878.70
Salina, Kansas, 5%, 1917	896.10	101	878.70 878.70
Salina, Kansas, 5%, 1918	896.10	101	878.70
Salina, Kansas, 5%, 1919 Salina, Kansas, 5%, 1920	896.10 896.10	101 101	878.70 878.70
Stamford. Conn 4 % %. 1941	53.625.00	103	51,500.00
St. Hyacinthe, Canada, 5%, 1953	50,000.00 11,110.00	90	45,000.00
Stockton, Kansas, 5%, 1929	11,110.00 4,500.00	100 100	11,000.00 4,500.00
Toronto Canada 4% 1948	25 824 QR	88%	95 994 98
Toronto, Canada, 4%, 1921	24,126.67	95	24,126.67
Toronto, Canada, 4%, 1932	24,126.67 27,360.00 22,984.75	89	24,126.67 26,700.00 23,250.00
Victoria, Canada, 4%, 1923	1,020.00	93 100	1,000.00
Salina, Kansas, 5%, 1919 Salina, Kansas, 5%, 1920 Stamford, Conn., 4½%, 1941 St. Hyacinthe, Canada, 5%, 1953 Stockton, Kansas, 5%, 1929 Strong, Kansas, 5%, 1926 Toronto, Canada, 4%, 1948 Toronto, Canada, 4%, 1941 Toronto, Canada, 4%, 1931 Toronto, Canada, 4%, 1932 Victoria, Canada, 4%, 1933 Washington, Kansas, 6%, 1914	1,020.00	100	1,000.00
RAILBOAD BONDS: —	94.750.00	100	25 000 00
Alabama Tennessee & Northern, 5%, 1956	24,750.00 144,275.00 19,800.00 45,500.00 94,375.00	90	25,000.00 135,000.00
Atlantic & Birmingham, 5%, 1934	19,800.00	91	135,000.00 18,200.00 42,500.00 87,000.00
Atlantic Coast Line, 4%, 1959	45,500.00	85	42,500.00
Atlantic & Danville, 4%, 1948	94,375.00 152 527 50	87 110	137,500.00
Aumra Elgin & Chicago, 5%, 1946	72,125.00	92	69,000.00
Baltimore & Ohio, 41/2%, 1938	152,527.50 72,125.00 22,577.50 47,625.00 22,500.00	91	69,000.00 22,750.00 42,000.00 21,250.00
Baltimore & Ohio, 4%, 1941	47,625.00	84 85	42,000.00
Birmingham, Ensiey & Bessemer, Dyo, 1941 Rirmingham & Southeastern & M. 1981	49,855.00	80 98	<b>49</b> ,000.00
Brooklyn Union Elevated, 5%, 1950	49,312.50	100	<b>ጀ</b> ስ ስስስ ስስ
Buffalo & Lackawanna Traction Co., 5%, 1928	23,125.00	90	22,500.00
Buffalo Railway Co., 5%, 1931	26,250.00	102 90	25,500.00
Canadian Northern, 44,%, 1918	23,125.00 26,250.00 23,875.00 48,872.00	96	22,500.00 25,500.00 22,500.00 48,000.00
Canadian Northern, 41/2 %, 1916	4,925.00	97	4.850.00
RAILEOAD BONDS:  Alabama Great Southern, 4½%, 1914 Alabama, Tennessee & Northern, 5%, 1956 Atiantic & Birmingham, 5%, 1934 Atlantic Cast Line, 4%, 1950 Atlantic & Danville, 4%, 1948 Augusta Terminal, 6%, 1947 Aurora, Elgin & Chicago, 5%, 1946 Baltimore & Ohio, 4½%, 1938 Baltimore & Ohio, 4½%, 1938 Baltimore & Ohio, 4½%, 1941 Birmingham, Ensley & Bessemer, 5%, 1941 Birmingham & Southeastern, 6%, 1961 Brooklyn Union Elevated, 5%, 1950 Buffalo & Lackawanna Traction Co., 5%, 1928 Buffalo Railway Co., 5%, 1931 Bush Terminal Co., 5%, 1955 Canadian Northern, 4½%, 1918 Canada Southern, 5%, 1962 Carolina, Clinchfield & Ohio, 5%, 1938 Carolina, Clinchfield & Ohio, 5%, 1938	53,000.00	104	52,000.00 53,850.00 24,000.00
Carolina, Clinchfield & Ohio, 5%, 1938	52,800.00 23,793.63	97 <b>96</b>	24,000.00
Catulina, Chinciniole & Chic, 070, 1020	20,100.00	30	,000.00

Central of Georgia, 4%, 1948		Book value.	Rate.	Market value.
Chesapeake & Ohio, 4%, 1989   68,100.00   63,350.00   Chicago & Eastern Illinois, 5%, 1987   94,831.25   96   81,600.00   Chicago & Erie, 5%, 1982   101,538.75   105   89,250.00   Chicago, Hammond & Western, 6%, 1927   113,640.00   113   103,480.00   Chicago, Hammond & Western, 6%, 1927   113,640.00   113   103,480.00   Chicago, Peoria & St. Louis, 4½ %, 1980   49,750.00   85   42,500.00   Chicago, Racilways Co., 4%, 1927   18,750.00   68   16,500.00   Chicago, Rock Island & Pacific, 4½ %, 1918-25   29,550.00   96   28,800.00   Chicago, Rock Island & Pacific, 4½ %, 1920   49,035.45   92   46,000.00   Chicago, Rock Island & Pacific, 4½ %, 1930   62,750.00   118   59,000.00   Chicago, St. Paul, Minn. & Omaha, 6%, 1930   62,750.00   118   59,000.00   Chicago, St. Paul, Minn. & Omaha, 5%, 1980   104,125.00   101   101,000.00   Chicago, St. Paul, Minn. & Omaha, 5%, 1981   20,000.00   27	Central Branch Union Pacific, 4%, 1948	46,750.00		38,500.00
Chesapeake & Ohio, 4%, 1989   68,100.00   63,350.00   Chicago & Eastern Illinois, 5%, 1987   94,831.25   96   81,600.00   Chicago & Erie, 5%, 1982   101,538.75   105   89,250.00   Chicago, Hammond & Western, 6%, 1927   113,640.00   113   103,480.00   Chicago, Hammond & Western, 6%, 1927   113,640.00   113   103,480.00   Chicago, Peoria & St. Louis, 4½ %, 1980   49,750.00   85   42,500.00   Chicago, Racilways Co., 4%, 1927   18,750.00   68   16,500.00   Chicago, Rock Island & Pacific, 4½ %, 1918-25   29,550.00   96   28,800.00   Chicago, Rock Island & Pacific, 4½ %, 1920   49,035.45   92   46,000.00   Chicago, Rock Island & Pacific, 4½ %, 1930   62,750.00   118   59,000.00   Chicago, St. Paul, Minn. & Omaha, 6%, 1930   62,750.00   118   59,000.00   Chicago, St. Paul, Minn. & Omaha, 5%, 1980   104,125.00   101   101,000.00   Chicago, St. Paul, Minn. & Omaha, 5%, 1981   20,000.00   27	Central Vermont Transportation Co. 5%, 1917	21,656.25 49.451.25		21,500.00 49,500.00
Chesapeake & Ohlo, 4%, 1989  Chicago & Eastern Illinois, 5%, 1987  Chicago & Eastern Illinois, 5%, 1987  Chicago, Hammond & Western, 6%, 1927  Chicago, Hammond & Western, 6%, 1927  Chicago, Bindiana Coal Ry. Co., 5%, 1938  Chicago, Peoria & St. Louis, 4½, %, 1930  Chicago, Peoria & St. Louis, 4½, %, 1930  Chicago, Rock Biand & Pacino, 4½, %, 1932  Chicago, Rock Biand & Pacino, 4½, %, 1930  Chicago, Rock Biand & Pacino, 4½, %, 1930  Chicago, Rock Biand & Pacino, 1938  Chicago, Rock Biand & Pacino, 1938  Chicago, Terre Haute & Southeastern, 5%, 1960  Chicago, Terre Haute & Southeastern, 5%, 1960  Chicago, Rock Biand & Pacino, 1938  Chicago, Terre Haute & Southeastern, 5%, 1953  Chicago, Terre Haute & Southeastern, 5%, 1	Chesapeake & Ohio, 5%, 1939	68,150.00	105	63,000.00
Chicago, & Erie, 5%, 1982  Chicago, Hammond & Western, 6%, 1927  Chicago, Hammond & Western, 6%, 1927  Chicago, Peoria & St. Louis, 44%, 1930  Chicago Railways Co., 4%, 1938  Chicago, Peoria & St. Louis, 44%, 1930  Chicago, Railways Co., 4%, 1938  Chicago, Railways Co., 4%, 1938  Chicago, Rock Island & Pacific, 44%, 1938, 25  Chicago, Rock Island & Pacific, 44%, 1938, 25  Chicago, St. Paul, Minn. & Omaha, 5%, 1930  Chicago, St. Paul, Minn. & Omaha, 5%, 1960  Chicago, St. Paul, Minn. & Omaha, 1980  Chicago, St. Paul, Minn. & Omah	Chesapeake & Ohio, 4%, 1989	65,787.50 94 881 25		60.350.00
Chicago, Hammond & Western, 69%, 1927  Chicago & Indiana Cola Ry. Co. 59%, 1885  Chicago Edivary & Cola Ry. Co. 59%, 1885  Chicago Relivary & Cola Ry. Co. 59%, 1885  Chicago, Rock Island & Pacific, 44%, 1918-25  Chicago, Rock Island & Pacific, 44%, 1920  Chicago, Rock Island & Pacific, 44%, 1920  Chicago, Rock Island & Pacific, 44%, 1920  Chicago, R. Paul, Minn. & Comaha, 6%, 1830  Chicago, R. Western Indiana, 4%, 1962  Chicago, R. Western Indiana, 4%, 1962  Chicago, R. Wemphis, 5%, 1949  Choctaw, Chiahoma & Guil, 5%, 1919  Clacinati, Hamilton & Dayton, 196, 1958  Clacinati, Indianapolis & Western 44%, 1983  Claveland, Lorain & Wheeling, 5%, 1931  Claveland, Lorain & Wheeling, 5%, 1932  Claveland, Lorain & Wheeling, 5%, 1931  Claveland, Lorain & Wheeling, 5%, 1932  Claveland,	Chicago & Erie, 5%, 1982	101,538.75	105	89,250.00
Chicago, Peorlia & St. Loulia, 41,9%, 1950 Chicago, Railways Co. 4%, 1927 Chicago, Rock Island & Pacific, 44,9%, 1918-25 Chicago, Rock Island & Pacific, 44,9%, 1920 Chicago, Rock Island & Pacific, 44,9%, 1920 Chicago, St. Paul, Minn. & Comaha, 67, 1980 Chicago, Terre Haute & Southeastern, 59, 1960 Chicago, Western Indiana, 476, 1952 Chicago, Western Indiana, 476, 1953 Chicago, Western Indi	Chicago, Hammond & Western, 6%, 1927	118,640.00	118	108,480.00
Chicago, Rock Island & Pacific, 44, 9, 1918-25	Chicago, Peoria & St. Louis, 4½%, 1930	49,750.00	85	42,500.00
Chicago, Rock Island & Pactin, 44, 1920 40,035.45 92 46,000.00 Chicago, St. Paul, Minn. & Omaha, 6%, 1930 104,125.00 101 115,000.00 Chicago, St. Paul, Minn. & Omaha, 5%, 1980 104,125.00 101 101,000.00 Chicago, St. Louis & New Orleans, 5%, 1961 206,078.75 107 187,255.00 Chicago, Terre Haute & Southeastern, 5%, 1962 90,375.00 87 87,000.00 Chicago, Terre Haute & Southeastern, 5%, 1962 90,375.00 83 83,000.00 Choctaw, Chicago, & Western Indiana, 4%, 1952 92,885.00 98 2,770.00 Choctaw, Chiahoma & Guil, 5%, 1919 2,985.00 98 2,770.00 Choctaw, Chiahoma & Guil, 5%, 1919 2,985.00 98 2,770.00 Clicanant, Hamilton, and the state of the	Chicago Railways Co., 4%, 1927	18,750.00	66	16,500.00
Chicago, St. Paul, Minn. & Omaha, 6%, 1930	Chicago, Rock Island & Pacific, 41/2 %, 1920	49,035.45	92	4 & OOO OO
Chicago, St. Louis & New Orleans, 5%, 1851 Chicago, Carrer Haute & Southeastern, 5%, 1960 Chicago, Carrer Haute & Southeastern, 6%, 1960 Choctaw & Western Indiana, 4%, 1952 Choctaw & Memphis, 5%, 1949 Choctaw, Oklahoma & Guit, 5%, 1919 Clickinnati, Indianapolis & Western, 4%, 1958 Clickinnati, Indianapolis & Western, 4%, 1958 Cleveland, Cin., Chicago & St. Louis, 44%, 1981 Cleveland, Cin., Chicago & St. Louis, 44%, 1981 Cleveland, Cin., Chicago & St. Louis, 44%, 1981 Cleveland, Lorain & Wheeling, 5%, 1949 Cleveland, Lorain & Wheeling, 5%, 1941 Cleveland, Lorain & Wheeling, 5%, 1941 Synapside & Indianapolis, 6%, 1928 Evansylie & Indianapolis, 6%, 1928 Cleveland, Lorain & Wheeling, 5%, 1938 Cleveland, Lorain & Wheeling, 5%, 1938 Cleveland, Lorain & Wheeling, 5%, 1941 Cleveland, Chin, Chicago & St. Louis, 44%, 50, 1932 Cleveland, English of the Chinapolis, 6%, 1928 Cleveland, Chin, Chicago & St. Colono Cleveland, Chin, Chicago & St. Colono Cleveland, Lorain & Wheeling, 5%, 1939 Clavelon, Harrisburg & San Antonio, 5%, 1931 Cleveland, Harrisburg & San Antonio, 5%, 1931 Cleveland, Harrisburg & San Antonio, 5%, 1931 Cleveland, Chin, Chicago & St. Colono Clavelon, Harrisburg & San Antonio, 5%, 1931 Cleveland, Chin, Chicago & St. Colono Clavelon, Harrisburg & San Antonio, 5%, 1931 Cleveland, Chin, Chicago & St. Colono Clavelon, Harrisburg & San Antonio, 5%, 1931 Cleveland, Chin, Chicago & St. Colono Cleveland, Chin, Chinapolis, Chin	Chicago, St. Paul, Minn. & Omaha, 6%, 1930	62,750.00	118	59,000.00
Chicago, Terre Haute & Southeastern, 5%, 1960 Chicago & Western Indiana, 4%, 1952 Chicago & Western Indiana, 4%, 1952 Sp. 375.00.00 Choctaw & Memphis, 5%, 1948 Choctaw & Memphis, 5%, 1949 Clincinnati, Hamilton & Dayton, 1%, 1939 Clincinnati, Indianapolis & Western, 4%, 1953 Cliveland, Lindianapolis & Western, 4%, 1958 Cleveland, Clincin League, 1968 Cleveland, Clincin League, 196	Chicago, St. Louis & New Orleans, 5%, 1951	206,078.75	107	187,250.00
Choctaw & Memphis, 5%, 1949. Choctaw & Memphis, 6 (2016, 5%, 1919) Choctaw (Nishoma & Guif, 5%, 1919) Choctaw (Nishoma & Guif, 5%, 1919) Chocinnati, Hamilton & Dayton, 1%, 1938 Cloveland, Cin., Chicago & St. Louis, 4½, %, 1931 Cleveland, Corin, Chicago & St. Louis, 4½, %, 1931 Cleveland, Lorain & Wheeling, 5%, 1938 Penver Tramway Terminal, 5%, 1921 Cleveland, Lorain & Wheeling, 5%, 1938 Penver Tramway Terminal, 5%, 1931 Cleveland, Lorain & Wheeling, 5%, 1931 Penver Tramway Terminal, 5%, 1935 Penver Tramway Terminal, 5%, 1939 Penver Tramway Terminal, 5%, 1931 Penver Pe	Chicago, Terre Haute & Southeastern, 5%, 1960	<b>ዕደ ጽ</b> ስስ ስስ	87	87,000.00
Choctaw, Oklahoma & Guif, 5%, 1919	Choctaw & Memphis, 5%, 1949	59,000.00	98	49,000.00
Cideinanti, Inalizaçõis & Western, 4%, 1958  Cideinanti, Inalizaçõis & Western, 4%, 1951  Cideinanti, Inalizaçõis & Western, 5%, 1951  Cideinanti, Inalizaçõis & Western, 5%, 1951  Certanti Company, 4%, 1952  Cideinanti, Inalizaçõis & Western, 5%, 1951  Ceorgia & Alabama, 5%, 1945  Crideinanti, 1952  Crideinanti, 1953  Crideinanti, 1	Choctaw, Oklahoma & Gulf, 5%, 1919	2,985.00	99	2,970.00
Cleveland, Crain & Waeeling, 5%, 1938	Cincinnati, Indianapolis & Western, 4%, 1958	24,750.00	80	20,000.00
Denver & Rio Grande, 5%, 1928 77,182. 103 108, 1930.00 Denver & Rio Grande, 5%, 1928 77,182. 103 108 168, 250.00 Denver Tramway Terminal, 5%, 1941 25, 28,82.50 98 24,000.00 Eighn, Jollet & Esstern, 5%, 1941 57,625. 105 52,500.00 Denver Denver City, 6%, 1926 22,001.02 105 52,500.00 Denver Denver City, 6%, 1921 186,733.75 104 176,800.00 Fint & Père Marquette, 5%, 1939 77,775.00 88 57,200.00 Fort Worth & Denver City, 6%, 1921 186,733.75 104 176,800.00 Georgia & Alabama, 5%, 1945 20,000.00 Fort Worth & Denver City, 6%, 1921 186,733.75 104 176,800.00 Georgia & Alabama, 5%, 1945 20,000.00 Georgia & Alabama, 5%, 1941 20,000.00 Georgia & Geor	Cleveland, Cin., Chicago & St. Louis, 44, %, 1981		89	44 500.00
Denver Tramway Terminal, 5%, 1931   22,882.50   96   24,000.00	Denver & Rio Grande, 5%, 1928	77,781.25	91	68,250.00
Expansyllie & Indianapolis, 6%, 1928 25,091.25 104 25,000.00 Fitchburg, 4½%, 1932 25,091.25 104 25,000.00 Fitchburg, 4½%, 1932 25,051.00 94 25,500.00 Fitchburg, 4½%, 1939 87,750.00 88 55,000.00 Fort Worth & Denver City, 6%, 1921 186,733.75 104 176,000.00 Georgia & Alabama, 5%, 1945 25,000.00 103 25,750.00 Georgia & Alabama, 5%, 1945 25,000.00 103 25,000.00 Georgia & Alabama, 5%, 1945 25,000.00 103 25,000.00 Georgia &	Denver Tramway Terminal, 5%, 1931	23,882.50	96	24,000.00
Filth & Père Marquette, 5%, 1939 (3.75.00 94 23.500.00 Fort Worth & Denver City, 6%, 1921 188,733.75 104 176.800.00 Fort Worth & Denver City, 6%, 1921 188,733.75 104 176.800.00 Georgia & Alabama, 5%, 1945 23.500.00 103 25.750.00 Georgia & Alabama, 5%, 1945 23.500.00 103 25.750.00 Georgia & Alabama, 5%, 1945 23.500.00 103 25.750.00 Gulf and Trunk Ry. Co. of Canada, 4½%, 1918 99.047.00 97 97.000.00 Gulf & Ship Island, 6%, 1914 50.000.00 100 50.000.00 Indiana, 1llinois & Iowa, 4%, 1950 48.900.00 87 43.500.00 Indiana, 1llinois & Iowa, 4%, 1950 48.900.00 87 43.500.00 Indiana, 1llinois & Iowa, 4%, 1950 48.900.00 87 43.500.00 Kanasa City, Fort Scott & Memphis, 4%, 1938 88.000.00 72 79.200.00 Kanasa City Southern, 5%, 1920 50.000.00 98 49.000.00 Kanasa City Southern, 5%, 1920 50.000.00 98 49.000.00 Kanasa City Southern, 5%, 1941 26.875.00 99 24.750.00 Lake Eric & Western, 5%, 1941 26.875.00 99 24.750.00 Lebigh & Hudson River, 4%, 1920 23.437.50 95 23.750.00 Lebigh Valley Terminal, 5%, 1941 59.042.50 108 54.000.00 Lebigh Valley Terminal, 5%, 1941 59.042.50 108 54.000.00 Litchfield & Madison, 5%, 1934 70.532.50 91 68.250.00 Louis Island, 5%, 1984 70.532.50 91 68.250.00 Louis Island, 5%, 1984 70.532.50 91 68.250.00 Macon, Dublina & Esvannah, 5%, 1947 70.532.50 91 68.250.00 Macon, Dublina & Esvannah, 5%, 1947 70.732.375.00 89 43.550.00 Minna, Lyndale, & Metonka and Minn. St., 5%, 1919 20.000.00 100 25.000.00 Minna, Lyndale, & Metonka and Minn. St., 5%, 1919 20.000.00 100 25.000.00 Minnapolis & St. Louis, 4%, 1949 20.000.00 100 25.000.00 Minsouri, Kanasa & Texas, 4%, 2004 19.125.00 10 12.550.00 Missouri, Kanasa & Texas, 4%, 2004 19.125.00 10 11.550.00 Missouri, Kanasa & Texas, 4%, 2004 19.125.00 10 11.550.00 Missouri, Kanasa & Texas, 5%, 1947 90.22 24.550.00 10 22.500.00 Missouri, Kanasa & Texas, 5%, 1947 90.22 25.00 90 24.750.00 10 25.000.00 Missouri, Kanasa & Texas, 5%, 1947 90.00 11.600.00 97 88.270.00 98 24.750.00 10 12.500.00 Missouri, Kanasa & Texas, 5%, 1949 90.00 90 90.00 90 90.00 90.00 90.00 90.00 90.00 90.00 90.00	Evansville & Indianapolis, 6%, 1926	28.091.20	105	20.000.00
Fort Worth & Denver City, 6%, 1921.  Fort Worth & Denver City, 6%, 1925.  Georgia & Alabama, 5%, 1945.  Georgia & Alabama, 5%, 1945.  Georgia & Alabama, 5%, 1944.  Good, 100, 100, 100, 100, 100, 100, 100, 10	Fitchburg, 41/2%, 1932	25.875.00	94	28.500.00
Georgia & Alabama, 5%, 1945 Georgia & Alabama, 5%, 1945 Georgia & Alabama, 5%, 1918 Georgia & Alabama, 5%, 1918 Gulf & Ship Island, 6%, 1914 John Mana, 1010 Gulf Terminal Company, 4%, 1957 Alabama, 1010 Gulf Terminal Company, 4%, 1950 Alabama, 1010 Gulf Terminal Company, 4%, 1920 Alabama, 1010 Gulf Terminal Company, 4%, 1920 Alabama, 1010 Gulf Terminal, 5%, 1941 Alabama, 1931 Alabama, 1932	First & Pere Marquette, 5%, 1939	186.733.75	104	176,800.00
Grand Trunk Ry. Co. of Canada, 4½%, 1918 99,047.00 97 97,000.00 Gulf & Ship Island, 6%, 1914 50,000.00 100 50,000.00 Gulf Eship Island, 6%, 1914 50,000.00 100 50,000.00 Indiana, Illinois & Iowa, 4%, 1957 46,750.00 84 3,000.00 Indiana, Illinois & Iowa, 4%, 1950 46,900.00 87 43,500.00 Kansas City Elevated, 6%, 1922 117,000.00 106 106,000.00 Kansas City Fort Scott & Memphis, 4%, 4986 88,000.00 72 79,200.00 Kansas City Fort Scott & Memphis, 4%, 4986 88,000.00 72 79,200.00 Kansas City Southern, 5%, 1920 50,000.00 94 9,000.00 Kansas & Colorado Pacific, 6%, 1938 52,500.00 101 50,500.00 Lake Shore & Michigan Southern, 4%, 1981 46,625.00 99 24,750.00 Lake Shore & Michigan Southern, 4%, 1981 46,625.00 99 24,750.00 Lebigh & Hudson River, 4%, 1920 23,437.50 95 23,750.00 Leroy & Caney Valley Air Line, 5%, 1926 45,003.75 97 43,650.00 Litchfield & Madison, 5%, 1934 70,632.50 91 68,250.00 Long Island, 5%, 1932 2,687.50 91 68,250.00 Long Island, 5%, 1932 2,687.50 91 12,500.00 Macon, Dublin & Savannah, 5%, 1947 73,337.50 95 71,250.00 Mason City & Fort Dodge, 4%, 1955 67,500.00 64 8,000.00 Millen & Southwestern, 5%, 1955 33,660.00 95 32,300.00 Minna, Lyndale, & Michona, 5%, 1934 47,375.00 89 40,050.00 Minnapolis & St Louis, 5%, 1934 47,375.00 91 45,500.00 Minnapolis & St Louis, 5%, 1949 48,375.00 91 45,500.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2001 49,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 5%, 1947 190,400.00 97 82,200.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 5%, 1947 190,400.00 97 82,200.00 97 82,700.00 97 82,700.00 97 82,700.	Galveston, Harrisburg & San Antonio, 5%, 1931	54,462.50	101	50,500.00
Gulf A Ship Island, 6%, 1914 Gulf Terminal Company, 4%, 1957 Gulf Terminal Company, 4%, 1957 A6, 750.00 B6 43,000.00 Indiana, Illinois & Iowa, 4%, 1950 Kansas City Elevated, 6%, 1922 117,000.00 Kansas City Fort Scott & Memphis, 4%, 1936 Kansas City, Fort Scott & Memphis, 4%, 1936 Kansas City, Fort Scott & Memphis, 4%, 1936 Kansas City Southern, 5%, 1920  Kansas City Southern, 5%, 1920  Kansas City Southern, 5%, 1920  Lake Shore & Michigan Southern, 4%, 1931  Lake Frie & Western, 5%, 1941  Lake Frie & Western, 5%, 1941  Lake Brore & Michigan Southern, 4%, 1931  Lake Hudson River, 4%, 1920  Lehigh & Hudson River, 4%, 1920  Lehigh & Hudson River, 4%, 1920  Leroy & Caney Valley Air Line, 5%, 1926  Long Island, 5%, 1932  Long Island, 5%, 1932  Louisville & Nashville, 4%, 1946  102,312.50  Mason Dublin & Savannah, 5%, 1947  Mason Dublin & Savannah, 5%, 1947  Mason City & Fort Dodge, 4%, 1955  Mason City & Fort Dodge, 4%, 1955  Mason City & Western, 5%, 1934  Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919  Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919  Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919  Missouri, Kansas & Oklahoma, 5%, 1942  Missouri, Kansas & Texas, 4%, 2004  Missouri, Kansas & Texas, 4%, 1949  Nashville, Chattanooga & St. Louis, 6%, 1928  Missouri, Kansas & Texas, 4%, 2001  Missouri, Kansas & Texas, 4%, 2001  Missouri, Kansas & Texas, 4%, 2001  Missouri, Kansas & Texas, 4%, 2004  Missouri, Kansas & Texas, 4%, 2001  Missouri, Kan	Grand Trunk Rv. Co. of Canada, 44%, 1918	26,500.00 99.047.00	97	25,750.00 97.000.00
Indiana, Illinois & Iowa, 4%, 1950   48,700.00   87   43,500.00   Kansas City Elevated, 6%, 1922   117,000.00   106   106,000.00   Kansas City, Fort Scott & Memphis, 4%, 41986   88,000.00   72   79,200.00   Kansas City, Fort Scott & Memphis, 4%, 41986   88,000.00   72   79,200.00   Kansas & Colorado Pacífic, 6%, 1928   52,500.00   101   50,500.00   Lake Brie & Western, 5%, 1941   26,875.00   89   24,750.00   Lake Bhore & Michigan Southern 4%, 1931   46,625.00   89   24,750.00   Lehigh & Hudson River, 4%, 1920   23,437.50   95   23,750.00   Lehigh & Hudson River, 4%, 1920   23,437.50   95   23,750.00   Lehigh Valley Terminal, 5%, 1941   59,042.50   108   54,000.00   Litchfield & Madison, 5%, 1934   70,532.50   91   63,250.00   Litchfield & Madison, 5%, 1934   70,532.50   91   63,250.00   Louisville & Nashville, 4%, 1946   122,312.50   90   112,500.00   Macon, Dublin & Savannah, 5%, 1947   73,387.50   95   71,250.00   Macon, Dublin & Savannah, 5%, 1947   73,387.50   95   71,250.00   Mason City & Fort Dodge, 4%, 1955   67,500.00   64   48,000.00   Minneapolis & St. Louis, 5%, 1949   25,000.00   100   25,000.00   Minneapolis & St. Louis, 5%, 1949   23,025.00   51   27,750.00   Missouri, Kansas & Texas, 4%, 2004   19,125.00   88   17,000.00   Missouri, Kansas & Texas, 4%, 2001   43,187.50   70   35,000.00   Missouri, Kansas & Texas, 4%, 2001   43,187.50   70   35,000.00   Missouri, Kansas & Texas, 4%, 2001   43,187.50   103,000.00   103,000.00   103,000.00   104,000.00   104,000.00   105,000.00   106,000.00   106,000.00   107,000	Gulf & Ship Island, 6%, 1914	50,000.00	100	<b>50.000.00</b>
Kansas City Elevated, 6%, 1922 117,000.00 108 106,000.00 Kansas City, Fort Scott & Memphis, 4%, 1938 88,000.00 72 79,200.00 Kansas City Southern, 5%, 1920 5,000.00 98 49,000.00 Lake Eric & Western, 5%, 1941 26,375.00 99 24,750.00 Lake Shore & Michigan Southern, 4%, 1931 46,625.00 39 24,750.00 Lake Shore & Michigan Southern, 4%, 1920 23,437.50 95 23,750.00 Lehigh & Hudson River, 4%, 1920 23,437.50 95 23,750.00 Lehigh Valley Terminal, 5%, 1941 59,042.50 108 54,000.00 Leroy & Caney Valley Air Line, 5%, 1941 59,042.50 108 54,000.00 Litchfield & Madison, 5%, 1934 70,532.50 91 68,250.00 Loug Island, 5%, 1932 26,887.50 101 25,250.00 Louisville & Nashville, 4%, 1946 122,312.50 90 112,500.00 Macon, Dublin & Savannah, 5%, 1955 67,500.00 64 48,000.00 Millen & Sovannah, 5%, 1955 33,660.00 95 71,250.00 Millen & Southwestern, 5%, 1955 33,660.00 95 32,300.00 Minn. Lyndale, & M'etonka and Minn. St., 5%, 1919 25,000.00 100 25,000.00 Minneapolis & St. Louis, 5%, 1934 47,375.00 89 40,050.00 Missouri, Kansas & Texas, 4%, 2001 48,375.00 112,500.00 Missouri, Kansas & Texas, 4%, 2001 48,375.00 112,500.00 Missouri, Kansas & Texas, 4%, 2001 48,375.00 96 17,000.00 Missouri, Kansas & Texas, 4%, 2001 48,375.00 96 17,000.00 Missouri, Kansas & Texas, 4%, 2001 43,187.50 70 35,000.00 Missouri, Kansas & Texas, 4%, 2001 43,187.50 70 35,000.00 Missouri, Kansas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Kansas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Kansas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Kansas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Kansas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Kansas & Texas, 5%, 1949 48,375.00 97 82,275.00 100 100,000.00 Nashville, Chattanooga & St. Louis, 6%, 1928 11,1625.00 103 103,000.00 97 82,2750.00 New York Central & Hudson River, 4½%, 1915 24,250.00 97 92,150.00 New York Central & Hudson River, 4½%, 1915 24,250.00 97 92,150.00 New York Central & Hudson River, 4½%, 1915 24,250.00 97 92,150.00 New York Central & Hudson River, 4½%, 1923 4,971.00 96 4,800.00 N	Indiana, Illinois & Iowa, 4%, 1950	46,750.00		43,000.00
Kansas City Southern, 5%, 1920	Kansas City Elevated, 6%, 1922	117,000.00	106	106,000.00
Kansas & Colorado Pacific. 6%, 1938 52,500.00 101 50,500.00 Lake Erie & Wostern, 5%, 1941 26,875.00 99 24,750.00 Lake Shore & Michigan Southern, 4%, 1931 46,625.00 39 44,500.00 Lehigh & Hudson River, 4%, 1920 23,437.50 95 23,750.00 Lehigh & Hudson River, 4%, 1920 23,437.50 95 23,750.00 Lehigh Valley Terminal, 5%, 1941 59,042.50 108 54,000.00 Leroy & Caney Valley Air Line, 5%, 1926 45,093.75 97 43,650.00 Litchfield & Madison, 5%, 1934 70,532.50 91 68,250.00 Long Island, 5%, 1932 26,687.50 101 25,250.00 Long Island, 5%, 1932 26,687.50 101 25,250.00 Louisville & Nashville, 4%, 1946 122,312.50 90 112,500.00 Macon, Dublin & Savannah, 5%, 1947 73,387.50 95 71,250.00 Mason City & Fort Dodge, 4%, 1955 67,500.00 64 48,000.00 Millen & Southwestern, 5%, 1955 33,660.00 95 32,300.00 Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919 25,000.00 100 25,000.00 Minneapolis & St. Louis, 5%, 1934 47,375.00 89 40,050.00 Minneapolis & St. Louis, 4%, 1949 22,025.00 51 12,750.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Ransas & Texas, 4%, 2001 48,187.50 70 35,000.00 Missouri, Ransas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Ransas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Ransas & Texas, 5%, 1944 20,000.00 97 38,270.00 New London Northern, 4%, 1940 24,650.00 111,625.00 103 103,000.00 Missouri Pacific, 6%, 1920 111,625.00 109 16,350.00 New Mexico Ry, & Coal Co., 5%, 1947 90,430.00 97 88,270.00 New Mexico Ry, & Coal Co., 5%, 1947 90,430.00 97 88,270.00 New York Central & Hudson River, 4½%, 1915 24,750.00 97 92,150.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Railways Co., 4%, 1942 12,600.00 100 100,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 89 44,500.00 Nor	Kansas City Southern, 5%, 1920	50.000.00	72 98	79,200.00 49.000.00
Lake Shore & Michigan Southern, 4%, 1931	Kansas & Colorado Pacific, 6%, 1938	52,500.00	101	50,500.00
Lehigh & Hudson River, 4%, 1920 23,437.50 95 23,750.00 Lehigh Valley Terminal, 5%, 1941 59,042.50 108 54,000.00 Leroy & Caney Valley Air Line, 5%, 1928 45,093.75 97 43,650.00 Litchfield & Madison, 5%, 1934 70,532.50 91 68,250.00 Long Island, 5%, 1984 26,687.50 101 25,250.00 Long Island, 5%, 1982 26,687.50 101 25,250.00 Louisville & Nashville, 4%, 1946 122,312.50 90 112,500.00 Macon, Dublin & Savannah, 5%, 1947 73,387.50 95 71,250.00 Macon, City & Fort Dodge, 4%, 1955 67,500.00 64 48,000.00 Millen & Southwestern, 5%, 1955 33,660.00 95 32,300.00 Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919 25,000.00 100 25,000.00 Minn, Lyndale, & M'etonka and Minn, St., 5%, 1919 25,000.00 100 25,000.00 Minneapolis & St. Louis, 5%, 1934 47,375.00 89 40,050.00 Minseapolis & St. Louis, 4%, 1949 23,025.00 51 12,750.00 Missouri, Kansas & Oklahoma, 5%, 1942 52,675.00 110 50,000.00 Missouri, Kansas & Oklahoma, 5%, 1942 52,675.00 100 50,000.00 Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2001 43,187.50 70 35,000.00 Missouri, Ransas & Texas, 5%, 1944 20,000.00 96 19,200.00 Missouri, Pacific, 6%, 1920 111,625.00 103 103,000.00 Mutual Terminal Co., 4%, 1924 24,625.00 94 23,500.00 Nashville, Chattanooga & St. Louis, 6%, 1928 51,750.00 105 47,250.00 New London Northern, 4%, 1940 24,812.50 88 22,000.00 New Mexico Ry. & Coal Co., 5%, 1947 90,430.00 97 88,270.00 New York Central & Hudson River, 44,%, 1915 24,750.00 99 24,750.00 New York Central & Hudson River, 44,%, 1921 94,429.00 97 92,150.00 New York New Haven & Hartford, 6%, 1928 49,710.00 96 4,800.00 New York New Haven & Hartford, 6%, 1948 27,000.00 100 20,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 100 100,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 100 50,000.00 Northwestern Terminal, 5%, 1942 22,181.	Lake Shore & Michigan Southern, 4%, 1931	46.625.00		24,750.00 44.500.00
Lenigh Valley Terminal, 5%, 1941 Leroy & Caney Valley Air Line, 5%, 1926 Letoy & Caney Valley Air Line, 5%, 1926 Letoy & Caney Valley Air Line, 5%, 1926 Long Island, 5%, 1932 Long Island, 5%, 1932 Long Island, 5%, 1948 Louisville & Nashville, 4%, 1946 Louisville & Nashville, 4%, 1946 Louisville & Nashville, 4%, 1946 Louisville & Savannah, 5%, 1947 T3,337.50 T1,250.00 Mason City & Fort Dodge, 4%, 1955 G7,500.00 Mason City & Fort Dodge, 4%, 1955 G7,500.00 Minneapolis & Savannah, 5%, 1947 Minneapolis & St. Louis, 5%, 1934 Minneapolis & St. Louis, 5%, 1934 Minneapolis & St. Louis, 5%, 1934 Minneapolis & St. Louis, 4%, 1949 Missouri, Kansas & Oklahoma, 5%, 1942 Missouri, Kansas & Oklahoma, 5%, 1942 Missouri, Kansas & Texas, 4%, 2004 Missouri, Kansas & Texas, 4%, 2001 Missouri, Kansas & Texas, 4%, 2001 Missouri, Kansas & Texas, 5%, 1944 Missouri, Ransas & Texas, 5%, 1944 Missouri, Pacific, 6%, 1920 Missouri, Pacific, 6%, 1920 Missouri Pacific, 6%, 1920 Missouri Pacific, 6%, 1920 Mashville, Chattanooga & St. Louis, 6%, 1928 Nashville, Chattanooga & St. Louis, 6%, 1928 Nashville, Chattanooga & St. Louis, 6%, 1928 New London Northern, 4%, 1940 New London Northern, 4%, 1940 New York Central & Hudson River, 4½%, 1921 New York Central & Hudson River, 4½%, 1921 Mexico Ry, 1920 New York Central & Hudson River, 4½%, 1921 Mexico Ry, 1920 New York Central & Hudson River, 4½%, 1921 Mexico Ry, 1920 New York Central & Hudson River, 4½%, 1921 Mexico Ry, 1920 New York Central & Hudson River, 4½%, 1921 Mexico Ry, 1920 New York Railways Co., 3.9%, 1942 Missouri Pacific, 6%, 1920 New York Railways Co., 3.9%, 1942 Missouri Pacific, 6%, 1920 New York Railways Co., 3.9%, 1944 Missouri Pacific, 6%, 1920 Northwestern Pennsylvania, 5%, 1941 Mexico Ry, 1920 Me	Lehigh & Hudson River, 4%, 1920	28,437.50	95	23,750.00
Litchfield & Madison 5%, 1934	Leroy & Caney Valley Air Line, 5%, 1926	45.093.75	97	49 8KA (M)
Louisville & Nashville, 4%, 1946	Litchfield & Madison, 5%, 1934	70,532.50	91	68,250.00
Macon. Dublin & Savannah, 5%, 1947         73,387.50         95         71,250.00           Mason City & Fort Dodge. 4%, 1955         67,500.00         64         48,000.00           Millen & Southwestern, 5%, 1955         33,660.00         95         32,300.00           Minneapolis & St Louis, 5%, 1934         33,250.00         100         25,000.00           Minneapolis & St Louis, 4%, 1949         23,025.00         51         12,750.00           Missourl, Kansas & Oklahoma, 5%, 1942         52,875.00         91         45,500.00           Missourl, Kansas & Texas, 4%, 2004         19,125.00         68         17,000.00           Missourl, Kansas & Texas, 4%, 2001         43,187.50         70         35,000.00           Missourl, Kansas & Texas, 5%, 1944         20,000.00         96         19,200.00           Missourl Pacific 6%, 1920         111,625.00         103         103,000.00           Missourl Pacific 6%, 1924         20,000.00         96         19,200.00           Missourl Pacific 6%, 1920         111,625.00         103         103,000.00           Missourl Pacific 6%, 1924         24,625.00         94         23,500.00           Nashville, Chattanooga & St. Louis, 6%, 1928         16,912.50         103         103,000.00           Nashville, Chat	Louisville & Nashville, 4%, 1946	26,687.50 122.312.50		25,250.00 112.500.00
Mason City & Fort Dodge.       4%. 1955       33,680.00       95       32,300.00         Millen & Southwestern.       5%. 1955       33,680.00       95       32,300.00         Minn. Lyndale, & M'etonka and Minn.       St., 5%, 1919       25,000.00       100       25,000.00         Minneapolis & St. Louis, 5%. 1949       23,025.00       51       12,750.00         Missouri, Kansas & Oklahoma, 5%, 1942       52,675.00       100       50,000.00         Missouri, Kansas & Texas, 4%, 2004       19,125.00       68       17,000.00         Missouri, Kansas & Texas, 4%, 2001       48,187.50       70       35,000.00         Missouri, Kansas & Texas, 5%, 1944       20,000.00       96       19,200.00         Missouri, Kansas & Texas, 5%, 1944       20,000.00       96       19,200.00         Missouri Pacific, 6%, 1920       111,625.00       103       103,000.00         Mutual Terminal Co., 4%, 1924       22,625.00       94       23,500.00         Nashville, Chattanooga & St. Louis, 5%, 1928       16,912.50       109       16,350.00         New London Northern, 4%, 1940       24,812.50       88       22,000.00         New Mexico Ry, & Coal Co., 5%, 1947       90,430.00       97       82,250.00         New York Central & Hudson River, 4½%, 19	Macon, Dublin & Savannah, 5%, 1947	73,387.50	95	71,250.00
Minn, Lyndale, & M'etonka and Minn. St., 5%, 1919         25,000.00         100         25,000.00           Minneapolis & St. Louis, 5%, 1934         47,375.00         89         40,050.00           Minneapolis & St. Louis, 4%, 1949         28,025.00         51         12,750.00           Mississippi Central, 5%, 1949         48,375.00         91         45,500.00           Missouri, Kansas & Texas, 4%, 2004         19,125.00         68         17,000.00           Missouri, Kansas & Texas, 4%, 2001         48,187.50         70         35,000.00           Missouri, Kansas & Texas, 5%, 1944         20,000.00         96         19,200.00           Missouri Pacific, 6%, 1920         111,825.00         103         103,000.00           Mutual Terminal Co., 4%, 1924         24,625.00         94         23,500.00           Nashville, Chattanooga & St. Louis, 5%, 1923         16,912.50         109         16,350.00           New London Northern, 4%, 1940         24,812.50         88         22,000.00           New Mexico Ry, & Coal Co., 5%, 1947         90,430.00         97         88,270.00           New York Central & Hudson River, 4½%, 1915         24,750.00         97         24,750.00           New York Central & Hudson River, 4½%, 1921         94,429.00         97         92,150.00	Mason City & Fort Dodge, 4%, 1955	33.660.00		32,300.00
Minneapolis & St. Louis, 5%, 1934	Minn., Lyndale, & M'etonka and Minn. St., 5%, 1919	25,000.00	100	25 000.00
Mississippi Central, 5%, 1949       48,375.00       91       45,500.00         Missouri, Kansas & Oklahoma, 5%, 1942       52,675.00       100       50,000.00         Missouri, Kansas & Texas, 4%, 2004       19,125.00       68       17,000.00         Missouri, Kansas & Texas, 4%, 2001       43,187.50       70       35,000.00         Missouri, Kansas & Texas, 5%, 1944       20,000.00       96       19,200.00         Missouri Pacific, 6%, 1920       111,625.00       103       103,000.00         Mutual Terminal Co., 4%, 1924       24,625.00       94       23,500.00         Nashville, Chattanooga & St. Louis, 6%, 1923       16,912.50       109       16,350.00         Nashville, Chattanooga & St. Louis, 5%, 1928       51,750.00       105       47,250.00         New London Northern, 4%, 1940       24,812.50       88       22,000.00         New London Northern, 4%, 1945       90,430.00       97       88,270.00         New York Central & Hudson River, 4½%, 1998       64,685.00       78       58,500.00<	Minneapolis & St. Louis, 5%, 1934	23.025.00	51	12,750.00
Missouri, Kansas & Texas, 4%, 2004 19,125.00 68 17,000.00 Missouri, Kansas & Texas, 4%, 2001 48,187.50 70 35,000.00 Missouri, Kansas & Texas, 4%, 2001 48,187.50 70 35,000.00 Missouri Pacific, 6%, 1920 111,625.00 103 103,000.00 Missouri Pacific, 6%, 1920 111,625.00 103 103,000.00 Mutual Terminal Co., 4%, 1924 24,625.00 94 23,500.00 Nashville, Chattanooga & St. Louis, 6%, 1928 16,912.50 109 16,350.00 Nashville, Chattanooga & St. Louis, 5%, 1928 51,750.00 105 47,250.00 New London Northern, 4%, 1940 24,812.50 88 22,000.00 New Mexico Ry. & Coal Co., 5%, 1947 90,430.00 97 88,270.00 New Mexico Ry. & Coal Co., 5%, 1947 90,430.00 97 88,270.00 New York Central & Hudson River, 4½%, 1915 24,750.00 99 24,750.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1923 4,971.00 96 4,800.00 New York New Haven & Hartford, 6%, 1948 2,704.00 106 2,862.00 New York, New Haven & Hartford, 6%, 1914 99,750.00 100 100,000.00 New York Railways Co., 3.9%, 1942 29,709.75 60 34,200.00 Norfolk & Southern, 5%, 1961 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 89 44,500.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 89 44,500.00 Northwestern Terminal, 5%, 1941 48,500.00 89 77,900.00 Oregon Short Line, 6%, 1922 28,218.75 110 27,550.00	Mississippi Central, 5%, 1949	48,375.00	91	45,500.00
Missouri, Kansas & Texas, 4%, 2001         48,187.50         70         35,000.00           Missouri, Kansas & Texas, 5%, 1944         20,000.00         96         19,200.00           Missouri Pacific, 6%, 1920         111,625.00         103         103,000.00           Mutual Terminal Co., 4%, 1924         24,625.00         94         23,500.00           Nashville, Chattanooga & St. Louis, 6%, 1928         16,912.50         109         16,350.00           Nashville, Chattanooga & St. Louis, 5%, 1928         51,750.00         105         47,250.00           New London Northern, 4%, 1940         24,812.50         88         22,000.00           New Mexico Ry, & Coal Co., 5%, 1947         90,430.00         97         88,270.00           New York Central & Hudson River, 4½%, 1915         24,750.00         99         24,750.00           New York Central & Hudson River, 4½%, 1921         94,429.00         97         92,150.00           New York, New Haven & Hartford, 6%, 1948         2,704.00         106         2,862.00           New York, New Haven & Hartford, 6%, 1948         2,704.00         106         2,862.00           New York Railways Co., 4%, 1942         13,644.44         75         14,250.00           New York Railways Co., 39%, 1942         29,709.75         60         34,200.00<	Missouri, Kansas & Texas, 4%, 2004		68	
Missouri, Pacific, 6%, 1920 111,625.00 103 103,000.00 Mutual Terminal Co., 4%, 1924 24,625.00 94 23,500.00 Nashville, Chattanooga & St. Louis, 6%, 1928 16,912.50 109 18,350.00 Nashville, Chattanooga & St. Louis, 5%, 1928 51,750.00 105 47,250.00 New London Northern, 4%, 1940 24,812.50 88 22,000.00 New Mexico Ry. & Coal Co., 5%, 1947 90,430.00 97 88,270.00 N.Y. Cent. & Hudson River, 3½%, 1998 64,685.00 78 58,500.00 New York Central & Hudson River, 4½%, 1915 24,750.00 99 24,750.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1923 4,971.00 96 4,800.00 New York, New Haven & Hartford, 6%, 1948 2,704.00 106 2,862.00 New York, New Haven & Hartford, 6%, 1914 99,750.00 100 100,000.00 New York Railways Co., 4%, 1942 13,644.4 75 14,250.00 New York Railways Co., 3.9%, 1942 29,709.75 60 34,200.00 Norfolk & Southern, 5%, 1961 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 89 44,500.00 Northwestern Terminal, 5%, 1945 28,218.75 110 27,500.00	Missouri, Kansas & Texas, 4%, 2001	43,187.50		25 000.00
Mutual Terminal Co., 4%, 1924       24,625.00       94       23,500.00         Nashville, Chattanooga & St. Louis, 6%, 1928       16,912.50       109       16,350.00         Nashville, Chattanooga & St. Louis, 5%, 1928       51,750.00       105       47,250.00         New London Northern, 4%, 1940       24,812.50       88       22,000.00         New Mexico Ry. & Coal Co., 5%, 1947       90,430.00       97       88,270.00         N.Y. Cent. & Hudson River, 3½%, 1998       64,685.00       78       58,500.00         New York Central & Hudson River, 4½%, 1915       24,750.00       99       24,750.00         New York Central & Hudson River, 4½%, 1921       94,429.00       97       92,150.00         New York, New Haven & Hartford, 6%, 1948       2,704.00       106       2,862.00         New York, New Haven & Hartford, 6%, 1944       99,750.00       100       100,000.00         New York Railways Co., 4%, 1942       13,644.44       75       14,250.00         Now York Railways Co., 3.9%, 1942       29,709.75       60       34,200.00         Norfolk & Southern, 5%, 1961       49,500.00       100       50,000.00         Norfolk & Southern, 5%, 1961       49,500.00       100       50,000.00         Northwestern Terminal, 5%, 1941       48,500.00	Missouri Pacific, 6%, 1920	111,625.00		103,000.00
Nashville, Chattanooga & St. Louis, 5%, 1928 10,912.50 109 109 147,250.00 New London Northern, 4%, 1940 24,812.50 88 22,000.00 New London Northern, 4%, 1940 24,812.50 88 22,000.00 New Mexico Ry. & Coal Co., 5%, 1947 90,430.00 97 88,270.00 N. Y. Cent. & Hudson River, 3½%, 1998 64,685.00 78 58,500.00 New York Central & Hudson River, 4½%, 1915 24,750.00 99 24,750.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1921 94,429.00 97 92,150.00 New York, New Haven & Hartford, 6%, 1923 4,971.00 96 4,800.00 New York, New Haven & Hartford, 6%, 1948 2,704.00 106 2,862.00 New York, New Haven & Hartford, 6%, 1914 99,750.00 100 100,000.00 New York Railways Co., 4%, 1942 13,644.44 75 14,250.00 New York Railways Co., 3.9%, 1942 22,709.75 60 34,200.00 Norfolk & Southern, 5%, 1961 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 48,500.00 89 44,500.00 Northwestern Terminal, 5%, 1926 87,506.25 82 77,900.00 Oregon Short Line, 6%, 1922 28,218.75 110 27,5500.00	Mutual Terminal Co., 4%, 1924	24,625.00		23,500.00
New London Northern, 4%, 1940         24,812.50         88         22,000.00           New Mexico Ry, & Coal Co., 5%, 1947         90,430.00         97         88,270.00           N. Y. Cent. & Hudson River, 3½%, 1998         64,685.00         78         53,500.00           New York Central & Hudson River, 4½%, 1915         24,750.00         99         24,750.00           New York Central & Hudson River, 4½%, 1921         94,429.00         97         92,150.00           New York Central & Hudson River, 4½%, 1923         4,971.00         96         4,800.00           New York, New Haven & Hartford, 6%, 1948         2,704.00         106         2,882.00           New York, New Haven & Hartford, 6%, 1914         99,750.00         100         100,000.00           New York Railways Co., 4%, 1942         13,644.44         75         14,250.00           Noev York Railways Co., 3.9%, 1942         29,709.75         60         34,200.00           Norfolk & Southern, 5%, 1961         49,500.00         100         50,000.00           Northwestern Pennsylvania, 5%, 1941         48,500.00         89         44,500.00           Northwestern Terminal, 5%, 1941         48,500.00         89         44,500.00           Oregon Short Line, 6%, 1922         28,218.75         10         27,500.00 <td>Nashville, Chattanooga &amp; St. Louis, 5%, 1928</td> <td>51,750.00</td> <td>105</td> <td>47,250.00</td>	Nashville, Chattanooga & St. Louis, 5%, 1928	51,750.00	105	47,250.00
N. Y. Cent. & Hudson River, 3½%, 1998 . 64,685.00 78 58,500.00 New York Central & Hudson River, 4½%, 1915 . 24,750.00 99 24,750.00 New York Central & Hudson River, 4½%, 1921 . 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1921 . 94,429.00 97 92,150.00 New York Central & Hudson River, 4½%, 1923 . 4,971.00 96 4,800.00 New York, New Haven & Hartford, 6%, 1948 . 2,704.00 106 2,882.00 New York, New Haven & Hartford, 6%, 1944 . 99,750.00 100 100,000.00 New York Railways Co., 4%, 1942 . 13,644.44 75 14,250.00 New York Railways Co., 3.9%, 1942 . 29,709.75 60 34,200.00 Noffolk & Southern, 5%, 1961 . 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 . 48,500.00 89 44,500.00 Northwestern Terminal, 5%, 1941 . 48,500.00 89 77,900.00 Oregon Short Line, 6%, 1922 . 28,218.75 110 27,5500.00	New London Northern, 4%, 1940	24,812.50	88	22,000.00
New York Central & Hudson River, 4½%, 1915       24,750.00       99       24,750.00         New York Central & Hudson River, 4½%, 1921       94,429.00       97       92,150.00         New York Central & Hudson River, 4½%, 1923       4,971.00       96       4,800.00         New York, New Haven & Hartford, 6%, 1948       2,704.00       106       2,862.00         New York, New Haven & Hartford, 6%, 1914       99,750.00       100       100,000.00         New York Railways Co., 4%, 1942       29,709.75       60       34,200.00         Nodaway Valley, 7%, 1920       2,060.00       103       2,060.00         Norfolk & Southern, 5%, 1961       49,500.00       100       50,000.00         Northwestern Pennsylvania, 5%, 1941       46,500.00       89       44,500.00         Oregon Short Line, 6%, 1922       28,218.75       110       27,500.00	N. Y. Cent. & Hudson River, 3½%, 1998	64,685.00	78	58,500.00
New York Central & Hudson River, 43, 76, 1921 4,971.00 96 4,800.00 New York, New Haven & Hartford, 6%, 1948 2,704.00 106 2,862.00 New York, New Haven & Hartford, 6%, 1914 99,750.00 100 100,0000.00 New York Railways Co., 4%, 1942 13,644.44 75 14,250.00 New York Railways Co., 3,9%, 1942 29,709.75 60 34,200.00 Nodaway Valley, 7%, 1920 2,060.00 103 2,060.00 Norfolk & Southern, 5%, 1961 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 46,500.00 89 44,500.00 Northwestern Terminal, 5%, 1941 46,500.00 89 44,500.00 Oregon Short Line, 6%, 1922 28,218.75 110 27,500.00	New York Central & Hudson River, 41/2 %, 1915	24,750.00	99	24,750.00
New York, New Haven & Hartford, 6%, 1948       2,704.00       106       2.862.00         New York, New Haven & Hartford, 6%, 1914       99,750.00       100       100,000.00         New York Railways Co., 4%, 1942       13,644.44       75       14,250.00         New York Railways Co., 3.9%, 1942       29,709.75       60       34,200.00         Nodaway Valley, 7%, 1920       2,060.00       103       2,060.00         Norfolk & Southern, 5%, 1961       49,500.00       100       50,000.00         Northwestern Pennsylvania, 5%, 1941       46,500.00       89       44,500.00         Northwestern Terminal, 5%, 1922       87,506.25       82       77,900.00         Oregon Short Line, 6%, 1922       28,218.75       110       27,500.00	New York Central & Hudson River, 44, %, 1921	4,971.00		4 800.00
New York Railways Co., 3.9%, 1942 13,644.44 75 14,250.00 New York Railways Co., 3.9%, 1942 29,709.75 60 34,200.00 Nodaway Valley, 7%, 1920 2,060.00 103 2,060.00 Norfolk & Southern, 5%, 1961 49,500.00 100 50,000.00 Northwestern Pennsylvania, 5%, 1941 46,500.00 89 44,500.00 Northwestern Terminal, 5%, 1926 87,506.25 82 77,900.00 Oregon Short Line, 6%, 1922 28,218.75 110 27,500.00	New York, New Haven & Hartford, 6%, 1948	2,704.00		2,862.00
New York Railways Co., 3.9%, 1942     29,708.75     60     34,200.00       Nodaway Valley, 7%, 1920     2,080.00     103     2,080.00       Norfolk & Southern, 5%, 1961     49,500.00     100     50,000.00       Northwestern Pennsylvania, 5%, 1941     46,500.00     89     44,500.00       Northwestern Terminal, 5%, 1926     87,506.25     82     77,900.00       Oregon Short Line, 6%, 1922     28,218.75     110     27,500.00	New York Railways Co., 4%, 1942	13,644.44	75	14,250.00
Norfolk & Southern, 5%, 1961	New York Railways Co., 3.9%, 1942	29,709.75		34,200.00
Northwestern Pennsylvania, 5%, 1941       46,500.00       89       44,500.00         Northwestern Terminal, 5%, 1926       87,506.25       82       77,900.00         Oregon Short Line, 6%, 1922       28,212.75       110       27,500.00	Norfolk & Southern, 5%, 1961	49,500.00	100	50,000.00
Oregon Short Line, 6%, 1922	Northwestern Pennsylvania, 5%, 1941	46,500.00	89	44.500.00
	Oregon Short Line, 6%, 1922	28,218.75		27,500.00

	Book value.	Rate.	Market value.
Pennsylvania, 31/2 %, 1915	97,500.00	97	97,000.00
Peoria & Pekin Union, 41/8, 1921	100,142.50	85 98	88,400.00
Philadelphia Co., 5%, 1922	24,900.00 48,625.00	96	24,500.00 48,000.00
Pitusburgh & Shawmut, 5%, 1959	48,625.00 92,250.00	90	90,000.00
Pittsburgh Terminal R. R. & Coal Co., 5%, 1942	55,000.00 85,193.75	90	49,500.00 83,300.00
Rio Grande Junction, 5%, 1939	50.000.00	101	50,500.00
Rock Island Frisco Terminal Co., 5%, 1927	50,000.00 25,000.00	98 101 91 74	50,500.00 22,750.00 37,000.00
Seaboard Air Line, 4%, 1959	41,750.00 94,000.00	74 83	83,000.00 83,000.00
Seaboard & Roanoke, 5%, 1926	51,625.00 73,600.00	83 102 90 103 103	51,000.00 70,200.00
Southern Pacific, 4%, 1955	73,600.00	90	70,200.00
Southern Railway Co., 5%, 1992	64,143.75 59,447.00	103	56,650.00 61,800.00
Southern Railway Co., 4%, 1951	32,500.00	84	29,400.00
Pennsylvania, 3¼%, 1915 Peoria & Pekin Union, 4¼%, 1921 Père Marquette, 4¼%, 1914 Philadelphia Co., 5%, 1922 Pittsburgh & Shawmut, 5%, 1959 Pittsburgh & Shawmut, 5%, 1959 Pittsburgh & Southport, 5%, 1965 Rio Grande Junction, 5%, 1939 Rock island Frisco Terminal Co., 5%, 1927 Seaboard Air Line, 4%, 1959 Seaboard Air Line, 4%, 1933 Seaboard & Roanoke, 5%, 1926 Southern Railway Co., 5%, 1994 Southern Railway Co., 5%, 1996 Southern Railway Co., 5%, 1996 Southern Railway Co., 5%, 1996 Southern Railway Co., 4%, 1951 St. Louis, Iron Mt. & Southern, River & Gulf Div., 4%, 1933	22 909 75	7 <b>7</b>	20 020 00
St. Louis, Rocky Mt. & Pacific, 5%, 1955	23,898.75 112.300.00	77	20,020.00 100,100.00
St. Louis & San Francisco, 5%, 1940	112,300.00 47,500.00	34	17,000.00
St. Louis Transit Co., 5%, 1924	93,315.00 57,195.00	70 102	70,000.00 <b>51,000.0</b> 0
Tampa & Jacksonville, 5%, 1949	46,250.00		45,000.00
Texas & Pacific, 5%, 1931	109,375.00	94	94,000.00 118,560.00
Toledo & Unio Central, 5%, 1935	123,533.75 44,000.00	82	41 000 00
Ulster & Delaware, 5%, 1928	56,000.00	101	41,000.00 50,500.00
Vandalia, 4%, 1957	47,581.25	94	47,000.00
Wahash 5% 1939	99,000.00 26,475.00	102	98,000.00 25,500.00 20,750.00
Waterloo. Cedar Falls & Northern, 5%, 1940	24,000.00	83	20,750.00
Western Maryland, 4%, 1952	21,250.00	76 101	19,000.00 50,500.00
Wheeling & Lake Erie, 4%, 1949	55,825.00 68,231.25	90 94 104 82 101 98 102 83 76 101	55,500.00
St. Louis, Iron Mt. & Southern, River & Gulf Div., 4%, 1933  St. Louis, Rocky Mt. & Pacific, 5%, 1955  St. Louis & San Francisco, 5%, 1940  St. Louis & San Francisco, 5%, 1924  St. Paul City Railway Co., 5%, 1987  Tampa & Jacksonville, 5%, 1949  Terns & Pacific, 5%, 1931  Toledo & Ohio Central, 5%, 1935  Toledo Terminal, 4½%, 1957  Ulster & Delaware, 5%, 1928  Vandalia, 4%, 1957  Virginia Ry. Co., 5%, 1962  Wabash, 5%, 1939  Waterloo, Cedar Falls & Northern, 5%, 1940  Western Maryland, 4%, 1952  Wheeling & Lake Erie, 5%, 1928  Maceling & Lake Erie, 4%, 1949			
MISCELLANEOUS BONDS: — .	24,000.00	96	24,000.00
Buffalo General Electric Co., 5%, 1939	49,500.00	102	51,000.00
Bush Terminal Buildings Co., 5%, 1960	131,575.00	87 102	117,450.00
Huron & Eric Loan & Savings Co., 44%, 1915	25,000.00 25,000.00	100	25,500.00 25,000.00
Huron & Erie Loan & Savings Co., 4 4 %, 1916	25,000.00 50,000.00	100	50,000.00
Mortgage Bond Co., 5%, 1932	24,937.50 25,000.00	99	24,750.00 24,500.00
Pacific Light & Power Corp., 5%, 1951	22,500.00 10,300.00	98 83 94	20,750.00
Western Union Tel. Co., 5%, 1938	10,300.00	94 102	9,400.00
MISCELLANGUS BONDS: — American Power & Light Co., 6%, 1921 Buffalo General Electric Co., 5%, 1939 Eash Terminal Buildings Co., 5%, 1960 Galveston Wharf Co., 5%, 1940 Huron & Erie Loan & Savings Co., 44%, 1915 Huron & Erie Loan & Savings Co., 44%, 1916 Mortgage Bond Co., 5%, 1932 Orange County Lighting Co., 5%, 1925 Pacific Light & Power Corp., 5%, 1951 Western Union Tel. Co., 5%, 1938 Western Union Tel. Co., 5%, 1938	25,510.43	102	25,510.43
RAILEOAD STOCKS: —			
45 shs. Atchison, Topeka & Santa Fé, pref 1000 " Chicago & Eastern Illinois, pref	900.00	100	4,500,00 30,000.00
250 " Chicago & Eastern Illinois, com	13,375.00	10	2,500.00
550 "Chicago Great West., pref. stock tr. ctfs.	46,375.00	28	15,400.00 16,705.00
257 " Chicago, Rock Island & Pacific 300 " Chicago, St. Paul, Minn. & Omaha, pref.	46.650.00	135	40,500.00
200 " Georgia R. R. & Banking Co	41,800.00	250	50,000.00
274 " Illinois Central	25,926.45 41 527 50	108	29,592.00
200 " Mobile & Ohio	18,000.00	30 10 28 65 135 250 108 134 71 46 8 93	50,000.00 29,592.00 48,240.00 14,200.00 5,750.00
125 " New Hampshire Electric Rys., pref	4,875.00	46	5,750.00
147 " New Hampshire Electric Rys., com 495 " New York Central & Hudson	51 694.20	93	1,176.00 46,035.00
500 " New York, New Haven & Hartford	63,701.88	76	38,000.00
RAILROAD STOCKS:—  45 shs. Atchison, Topeka & Santa Fé, pref.  1000 "Chicago & Eastern Illinois, com.  550 "Chicago & Eastern Illinois, com.  550 "Chicago Great West., pref. stock tr. ctfs.  257 "Chicago, Rock Island & Pacific  200 "Georgia R. R. & Banking Co.  274 "Illinois Central  280 "Louisville & Nashville  200 "Mobile & Ohio  125 "New Hampshire Electric Rys., pref.  147 "New Hampshire Electric Rys., com.  486 "New York Central & Hudson  500 "New York, New Haven & Hartford  154 "Norfolk & Western, pref.  757 "Pennsylvania	4,208.70	86 110 160 100	13,244.00 41 895 00
150 " Peoria & Bureau Valley	24.750.00	160	24,000.00
27 "St. Joseph, South Bend & Southern, pref.	1.500.00	100	24,000.00 2,700.00 10,962.00
378 "St. Joseph, South Bend & Southern, com. 80 "Southern Railway Co., pref	11,120.00 1,613.00	29 77	10,962.00 6,160.00
100 "United New Jersey Railroad & Canal Co.	23,400.00 28,125.00	77 226	22,600.00
250 " Utica, Clinton & Binghamton	28,125.00	100	25,000.00
BANK STOCKS:			
60 shs. Æina National, Hartford 722 "Charter Oak National, Hartford 75 "Citizens Central National New York	8,400.00	813	18,780.00
722 " Charter Oak National, Hartford 25 " Citizens Central National, New York	77,461.75 3,125.00	171 180	128,462.00 4,500.00
	4,690.00	105	4,830.00 88,000.00
46 "City, Hartford 500 "First National, Hartford 550 "National Exchange Hartford 550 "National	90,000.00 115,380.00	176 160	88,000.00
1500 " National Exchange, Hartford	110,380.00	700	120,000.00

MISCELLANEOUS STOCKS: ---

Book value. Rate. Market value.

200 shs. Central & South American Tel. Co	23,400.00	105 21.000.00
1995 " Colonial Securities Co	199,500.00	375 748.125.00
1004 " Commercial Union Tel. Co	30.359.51	100 25,100.00
300 " Hartford Gas Light Co., pref., Hartford	12,246.00	196 14,700.00
300 " Hartford Gas Light Co., com	13,578.00	248 18,600.00
250 " Northern Central Coal Co., Missouri	18.375.00	10 2,500.00
200 Morthorn Contrar Coar Co., Missouri	10,010.00	2,000.00
Totals	10,937,023.62	\$10,759,769.15
Schedule X. Unlisted	Assets.	
Date charged off P	ar	Actual Market value
	lue.	cost. Dec. 31, 1913,
	00.00	\$0.00 \$1.170.00
		450.00
	00.00	0.00 0.00
		500.00 500.00
Underw'ters Salv. Co., Chi., stock Never in 1,0	00.00 1,	000.00 1,000.00
Totals \$4,8	50.00 \$1.	950.00 \$3,120.00

#### ORIENT INSURANCE COMPANY,

#### HARTFORD, CONN.

# Commenced Business, January, 1872.

#### A. G. MOILWAINE, JR., President.

HENRY W. GRAY, JB., Secretary.

#### CAPITAL STOCK.

Amount of capital paid up in cash \$1,000,000.00  Amount of ledger assets December 31, 1912 \$3,511,077.86  Increase of paid-up capital during the year 500,000.00	
Extended at	<b>\$</b> 4,011,077.86

#### INCOME.

Fire.	Marine and Inland.	•	
Gross prems. received	#195 740 00	•	
during the year \$2,312,894.00	\$130,748.98		
Deduct reinsurance,			
\$520,778.81 and return premiums,			
<b>\$400,117.36</b> 884,005.72	36,890.45		
Received for prems. \$1,428,888.28	\$98,858.53	\$1,527;746.81	
Gross interest on bonds and divi-			
dends on stocks	\$124,410.44		
Gross interest on deposits	5,988.90		
Gross interest on agents' balances	22.66	•	
Gross rents from company's prop-			
erty, including \$4,550.02 for com-			
pany's occupancy of its own bldgs.	12,500.00		
Total gross interest and rents	•••••	142,922.00	•
Total income	• • • • • • • • • • • • • • • • • • • •		1,670,668.81
Sum of both amounts	. <b></b>		\$5,681,746,67

## DISBURSEMENTS.

	DISDU.	MODRIEM IO.	
	<b>991</b>	Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for		•	
losses (including			
\$116,797.18 occur-			
ring in previous			
•	<b>61</b> 007 071 47		
years)	\$1,025,971.45	<b>\$</b> 52,594.84	
Deduct amount re-			
ceived for salvage,			
\$12,019.22			
•			
for reinsurance in			
other companies,			
\$241,792.07			
and for discount,			
\$387.17	247,139.77	7 059 80	
Ф001.11		7,058.69	
Net amount paid policy	<b>y-</b>		
holders for losses	\$778,831.68	\$45,536.15	\$824,367.83
Expenses of adjustmen			24,367.21
Commissions or broke			305,578.49
Allowances to local			
agency expenses			1,076.28
Salaries, \$30,790.04, a			
special and general			57,237.66
			01,201.00
Salaries, fees, and al			
directors, trustees, a	nd home-office e	employees	67,138.81
Rents, including \$4,550	0.02 for compan	y's occupancy	
of its own buildings			9,195.56
Advertising, \$4,486.09			.,
			10 910 41
\$13,824.32			18,310.41
Postage, telegrams, tel			9,969.55
Legal expenses			196.95
Furniture and fixtures	3		1,651.37
Maps, including corre			3,871.68
Underwriters' boards			18,437.78
			10,401.10
Fire department, fire			
assessments, fees, ta	xes and expense	8	17,192.11
Inspections and survey	78		8,631.49
Repairs and expenses			•
			3,008.88
estate			•
Taxes on real estate			3,827.00
State taxes on premiu	ms		28,149.21
Insurance-department			10,859.54
Federal corporation to			1,818.37
Manisimal licenses			5,828.85
Municipal licenses and			-
Franchise tax			12,556.50
Exchange			951.85
•			

Subscriptions		864.42	
Expenses in connection with increase o	f canital	501.00	
Suppers	• • • • • • • • • • • • • • • • • • •	349.86	
Books of reference, periodicals, etc	• • • • • • • • • • • • •		
Notary fees	• • • • • • • • • • • •	7.43	
Toilet accessories		112.19	
Ice		95.24	
Filing boxes		31.48	
Electric light and repairs		718.60	
Typewriters and repairs		79.22	
Entertaining and gratuities		281.76	
Post-office box rent	• • • • • • • • • • • • • • • • • • • •	6.02	
Membership fees		158.20	
Tabulating machine		669.46	
Auditing		1,420.65	
Rent of safe		162.50	
Dun's reports		522.60	
Miscellaneous		781.38	
Transferred from surplus to capital		500,000.00	
Agents' balances charged off	• • • • • • • • • • • • • • • • • • • •	241.11	
Total disbursements	• • • • • • • • • • • • • • • • • • • •		1,941,384.36
Balance			\$3,740,362.31
LEDGER	ASSETS.		
Book value of real estate		\$167,686.38	
Book value of bonds, \$2,809,273.44, and		, ,	
262.60 (Schedule D)		2,897,536.04	
Cash in company's office		2,474.31	
Deposits in trust companies and banks of		374,241.83	
Agents' balances, under three months		281,523.71	
Agents' balances, over three months du		16,809.51	
Bills receivable, taken for fire risks		39.00	
Balances due from companies		51.53	
Total ledger assets, as per balance			\$3,740,362.31
non-ledg	ER ASSETS.	. • -	·
Interest on bonds	Due. \$19,977.50	Accrued. \$17,214.98	
Interest on bank deposits	935.75		
	400 012 0E	\$17,214.98	20 100 09
Total interest due and accrued	<b>\$</b> 20,913.25	<b>411,811</b> 100	38,128.23

DEDUCT ASSETS NOT ADMIT	PED.	
Agents' balances, representing business written prior to October 1, 1913	<b>\$</b> 16,809.51	
(Schedule D)	274,141.04	
Balances due from companies	51.53	
Total	•••••	291,002.08
Total admitted assets	•••••	\$3,487,488.46
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$17,188.00</b>	
31 not reported	111,133.93	
Gross claims for losses resisted	17,645.00	
Total	\$145,966.93	
Deduct reinsurance due or accrued	41,704.27	
Net amount of unpaid losses and claims		\$104,262.66
Unearned premiums on fire risks		
Unearned premiums on inland navigation risks	46,805.12	
Total unearned premiums		1,484,166.27
Salaries, rents, expenses, bills, accounts, fees, etc., de		870.00
Estimated federal, state and other taxes hereafter		32,155.00
Contingent commissions or other charges due or accr		4,300.00
Balances due other companies	• • • • • • • • • • • • • • • • • • • •	256.90
Total liabilities, except capital	\$1,000,000.00	\$1,626,010.83
Surplus as regards policy-holders		1,861,477.63
Total		\$3,487.488.46
_		

#### SPECIAL DEPOSITS

DIECIRE DELCETE.		
(Showing deposits not held for protection of o	all policy-holder	rs.)
State, Country, Municipality, Etc. Virginia New Mexico	Market value of deposit. \$24,600.00 11,200.00 9,900.00	Corresponding liabilities. \$12,094.00 4,424.00 21,745.00

•	MIENI INSUR	ANCE COMPAN	Υ.	91
Risks and Premiums, 1913. Fire. Marine and I				
la force December 31, 1912 Written or renewed during		Premiums. \$3,283,657.67	Risks. \$3,219,989	Premiums. \$81,051.63
the year	223,453,006	2,312,894.00	6,339,293	135,748.98
Total	\$546,085,154	\$5,5.36,551.67	\$9,559,282	\$216,800.61
marked off as tern	204,311,852	2,138,851.67	5,419,874	113,695.07
In force at the end of the year 1913 Detect amount reinsured	\$341.773.302	\$3,457,700.00	\$4,139,408	\$103,105.54
(schedule required)	67,445,262	688,402.68	486,032	9,495.30
Net amount in force December 31, 1913	\$274,328,040	\$2,769,297.32	\$3,653,376	\$93,610.24
RECAPI	TULATION OF FIR	E RISKS AND PRE		
written. Torm.	Amount.	Gross premium charged.	g Unearned.	Premiums unearned.
1913 One year or less	\$73,977,06	8860.109.8	l 1–2	\$480,054.90
1912   1913   Two years	636,48 1,129,25	8 9.286.04	1 2_4	1,659.30 6,964.52
1911 ] 1912 Three was re-	41.834.47	0 372,363.2	3 1-6	62,060.54
1911 1912 Three years 1913	45,949,87 51,577,16	0 372,363.20 2 404,418.70 0 437,823.91	1-6 1-2 5-6	62,060.54 202,209.39 864,853.21
1910	533 19	6 5 241 R	s 18	65 <b>5.21</b> 1,362.63
1910 1911 1912 1913 1913	417,80 571,77 675,97 8,616,07	1 6,649.84	l <u>K</u> R	4.156.15
1909 i	8,616,07	4 99,478.14	1-10	6,538.24 9,947.81
1910 1911 Five years	9,810,28 11,252,72	7,472.31 4 99,478.14 3 118,221.56 2 132,363.88	3 3-10 3 1-2	35,466.46 66,181.93
1912	12,487,11 14,454,32	3 140,784.75 5 161,698.90	7-10 9-10	98.549.33
1913   Over five years	14,404,32 404,47	6 161,698.90 4 8,113.50	9-10 pro rata	145,529.05 1,172.48
Totals	\$274,328,04			\$1,487,361.15
	GENERAL INTE	RROGATORIES.		
Largest gross aggregate a anywhere in the United reinsurance, whether the panies?	amount insured States, without same be in adr	in any one haza any deduction wh nitted or non-adm ned by the directe	rs at par	\$100,000.00 4,500.00
Total amount loaned to dire	ctors or other off	icers?	Answer	None.
Tetal amount loaned to stoo What interest, direct or in-	kholders not offic direct has this c	ers?	Answer pital stock	None.
Total amount loaned to directors or other officers?				
Has this company guarantee				No.
	Business in Con	INBCTICUT, 1913.		Fire.
Gress risks written Less \$1,521,568.00 risks companies authorized	canceled, and in Connecticut	\$464,154.00 reins	urance in	\$8,261,216.00 1,985,722.00
Net risks written Gross premiums on risks v Less \$9,944.81 return pre ance in companies s	miums, and \$4.6	83.60 premiums fo	r reinsur-	\$6,275,494.00 \$83,730.89 14,628.41
			-	
Net premiums receive Less paid	ured in compani	es authorized in C	onnecticut	\$69,102.48 \$39,974.81 2,500.92
Net losses paid	ured in compani	es authorized in C	onnecticut	\$37,473.89 \$44,379.81 2,988.01
Net losses incurred	<b></b>	<b></b>	- -	\$41.391.80

Net losses incurred .....

\$41,391.80

Gross risks written	einsurance in	com-	Marine and Inland. \$267,027.0
			38,750.0
Net risks written  Gross premiums on risks written  Less \$\frac{9}{45.55}\$ return premiums, and \$50.82 premium in companies authorized in Connecticut  Net premiums received	ms for reins	urance	\$228,277.0 \$3,982.1
in companies authorized in Connecticut	• • • • • • • • • • • • • • • • • • • •		896.3
Net premiums received	ized in Conn	ecticut	\$3,285.7 \$901.6 0.0
Net losses paid Losses incurred Losses losses on risks reinsured in companies author			
Net losses incurred			\$701.6
			• • • • • •
Tinited States Act. 1928	Book value.	Rate.	
Communication of the second of	020,001100		<b>V</b>
STATE AND MUNICIPAL BONDS:—  Connecticut State, 3½%, 1934  Georgia State, 4½%, 1915  Massachusetts, 3½%, 1935  Glynn, Ga., County, 5%, 1925  Augusta, Ga., 4½%, 1942  Fayetteville, N. C., 5%, 1926  Middletown, Conn., 3½%, 1921  New Britain, Conn., 4%, 1933  New London, Conn., 4%, 1933  New London, Conn., 4%, 1939  Petersburg, Va., 4%, 1945  Schenectady, N. Y., 4%, 1923  South Norwalk, Conn., 4%, 1923  South Norwalk, Conn., 4%, 1925  Stamford, Conn., 4%, 1924  Waterbury, Conn., 3½%, 1915  Waterbury, Conn., 3½%, 1924  Willimantic, Conn., 4%, 1925	40,000.00 26,750.00 95,200.00 10,000.00 10,000.00 11,520.00 25,000.00 20,700.00 24,781.25 5,175.00 25,000.00 25,000.00 25,000.00 25,000.00 25,000.00 26,000.00 26,000.00 26,000.00	99 91 1/2 100 98 100 94 96 97 100	24,750.0 77,775.0 10,000.0 9,800.0 10,000.0 11,280.0 24,000.0 4,850.0 20,000.0
Alabama Midland, 5%, 1928  Albamy & Susquehanna, 3½%, 1946 Atchison, Topeka & Santa Fè, 4%, 1995 Atlantic Coast Line, 4%, 1952 Boston & Maine, 4½%, 1929 Brooklyn & Montauk, 5%, 1938 Central of Georgia, 5%, 1946 Central of Georgia, 5%, 1946 Central of Georgia, 5%, 1914 Central of Georgia, 5%, 1914 Central of Georgia, 5%, 1914 Central of New Jersey, 5%, 1987 Chattanooga Station, 4%, 1957 Chicago Co., 5%, 1927 Chicago Co., 5%, 1927 Chicago, Burl. & Quincy, 3½%, 1949 Chicago, Rock Island & Pacific, 4%, 1981 Chicago, Rock Island & Pacific, 4%, 1988 Chicago, St. Paul, Minn. & Omaha, 5%, 1930 Chicago & Alton, 4%, 1915 Chicago & Alton, 4%, 1916 Chicago & Alton, 4%, 1916 Chicago & Erie, 5%, 1982 Chicago & Erie, 5%, 1982 Chicago & St. Paul, Minn. & Omaha, 5%, 1930 Chicago & Alton, 4%, 1916 Chicago & Erie, 5%, 1982 Chicago & Erie, 5%, 1982 Chicago & St. Louis, 6%, 1937 Chicago & Erie, 5%, 1982 Chicago & St. Louis, 6%, 1915 Chicanoti, Dayton & Ironton, 5%, 1931 Cliccinnati, Northern, 4%, 1951 Cliccinnati, Northern, 4%, 1951 Cliccinnati, Northern, 4%, 1951 Cleveland, Colum., Cin. & Indianap., 7%, 1914	27.343.75 6,750.00 24,881.87 71,312.50 104,656.25 23,254.31 18,500.00 5,068.00 22,812.50 80,600.00 22,830.00 5,050.00 48,875.00 5,050.00 48,625.00 5,050.00 48,625.00 51,375.00	103 103 101 97 99 91 114 89 102 88 102 88 100 86 100 96 96 96 96 104 101	20,600.0 20,600.0 5,500.0 1,940.0 4,950.0 22,750.0 42,250.0 4,500.0 4,500.0 4,800.0 16,600.0 22,500.0 4,800.0 4,800.0 4,800.0 4,800.0 24,000.0 31,000.0 31,000.0 31,000.0 31,000.0 24,000.0 32,550.0

	Book value.	Rate.	Market value.
Cereland, Colum., Cin. & Indianap., 6%, 1934	10,270.00	115	11,500.00
Cereiand Terminal & Valley, 4%, 1995	10,000.00	83	8,300.00
Calumbus & Toledo, 4%, 1955	15,602,50	86	11,180.00
Calumbus & Toledo. 4%, 1955	26,125.00	95	23,750.00
Denver & Rio Grande. 4%, 1936	21,891.25	81	20,250.00
Detroit, Grand Rapids & Western, 4%, 1946	9,790.37	77	7,700.00
But Tennessee, Virginia & Georgia, 5%, 1956	14,286.67	105	15,750.00
Flist & Pere Marquette, 6%, 1920	33,600.00	102	30,600.00
Flerida Southern, 4%, 1945	16,637.50	85	15,300.00
Fart Worth & Denver City, 6%, 1921	56.225.00	104	52,000.00
Galveston, Harrisburg & San Antonio, 5%, 1931	55,375.00	1001/2	50,250.00
Georgia R. R. & Banking Co., 5%, 1922	11,112.50	102	10,200.00
Great Northern, No. Pacific, C. B. & Q., 4%, 1921	47,062.50	941/2	47,250.00
Dinais Central, 3½%. 1953	19,000.00	77 '-	15,400.00
Franks & Michigan 40. 1000	29,475.00	85	29,750.00
Easts City Southern, 5%, 1919	25,000.00	98	24,500.00
Lake Erie & Western, 5%, 1937	<b>55,187.50</b>	100	50,000.00
lake Shore & Michigan So., 4%. 1931	46,125.00	89	44,500.00
Lineas City Southern, 5%, 1919 Late Erie & Western, 5%, 1937 Late Shore & Michigan So., 4%, 1931 Lehigh & New York, 4%, 1945 Lehigh Valley Terminal, 5%, 1941	9,075.00	86	8,600.00
Lehigh Valley Terminal, 5%, 1941	16,515.00	107	16,050.00
	48,875.00	88	44,000.00
Michigan Central, 4%, 1959 Minacapolis & St. Louis, 5%, 1934	<b>24,</b> 375.00	96	24,000.00
Minneapolis & St. Louis, 5%, 1934	10,471.50	89	8,900.00
#macapoils & St. Louis, 4%, 1949	28,700.00	51	15,300.00
Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938	48,750.00	90	45,000.00
Missouri, Kansas & Eastern, 5%, 1942	113,556.91	104	104,000.00
Morris & Essex, 7%, 1915	12,500.00	103	10,300.00
National Contraction of the St. Louis, 5%, 1928	27,675.00	105	26,250.00
New England, 4%, 1945	25,000.00	89	22,250.00
New York, New Haven & Hartford, 6%, 1948	59,959.25	1051/2	52,750.00
Nerfolk & Western, 4%, 1996	24,137.69	93 15	23,375.00
Norfolk & Western, 4%, 1944	23,562.50	871/2	
Oregon Short Line, 4%, 1929 Pennsylvania, 3½%, 1915	18,850.00	89	17,800.00
Patentheras 807 1000	46,000.00	97	48,500.00
Petersburg, 6%, 1926	3,547.50	112 112	3,360.00
Philadelphia & Reading Terminal, 5%, 1941 Pittsburgh, Cleveland & Toledo, 6%, 1922	10,462.50	108	11,200.00
Richmond & Danville, 5%, 1927	10,525.00 11,000.00	101	10,800.00 10,100.00
Strange Floride & Western Ed. 1024	23,900.00	105	23,100.00
Savannah, Florida & Western, 5%, 1934 Savannah, Florida & Western, 6%, 1934	12,451.25	115	11.500.00
St. Louis & San Francisco, 5%, 1916	25,300.00	90	22.500.00
St. Paul, Minn. & Manitoba, 41/2 %, 1933	26.531.25		
& Paul & Sioux City, 6%, 1919	16,860.00	100 107 94 91 105	16,050.00
Virtual Valley 414 C/2 1940	26.125.00	. 194	23,500.00
West Shore, 4%, 2361 Wilmar & Sloux Falls, 5%, 1938 Wilmard & Wilm	90,800.00	91	72,800.00
Willmar & Siony Falls 5% 1938	16,425.00	105	15,750.00
Wilmington & Weldon, 5%, 1935	11,100.00	104	10,400.00
Winston-Salem Southbound, 4%, 1960	69.125.00	8714	65,625.00
	00,220,00	J. /2	55,525.00
RAILROAD STOCKS:			
31 shs. Chicago, Burlington & Quincy	8,100.00	200	6,200.00
675 " New York, New Haven & Hartford	84,162.60	76	51,300.00
, , , , , , , , , , , , , , , , , , ,	•		
MISCELLANEOUS STOCKS:			
10 shs. Underwriters' Salvage Co., of New York	1,000.00	100	1,000.00
M-A-1-	<b>***</b>		00 000 007 00
Totals	\$2,897,536.04		\$2,623,395.00

#### Schedule X. Unlisted Assets.

3

Date dropped from statement. value. Cost. Market value Dec. 31, 1912.\*

100 shs. Holland Tr. Co. of N. Y. Dec. 31, '04 \$10,000.00 \$18,087.50 \* Owing to the uncertainty of act ual realization w

Dec. 31, 1912.\*

50 \* Owing to the uncertainty of actual realization we dropped the item from our financial statement. The Company is in the hands of receivers and there have been no transactions upon which to base a market value. We received a dividend of 40% (\$4000) in 1911, and it is probable that a further dividend of 10% will be paid.

# PHŒNIX INSURANCE COMPANY,

#### HARTFORD, CONN.

#### Commenced Business, June, 1854.

Edward Milligan, President.	Јонг Т <b>н</b> ог	n B. Knox, mas C. Templi	$\left\{\begin{array}{l} \text{Secretaries.} \end{array}\right\}$
CAPIT	AL STOCK.		
Amount of capital paid up in cash Amount of ledger assets December 31, Increase of paid-up capital during the	1912	\$10,914,918.96	
Extended at	••••••		\$11,914,918.96
IN	COME.		
Gross prems. received during the year Deduct reinsurance, \$1,230,571.91 and return premiums, \$1,137,052.45  Received for premiums	2,367,624.36 	<b>\$</b> 5,802, <b>4</b> 01.18	
Gross interest on deposits Gross interest on agents' balances Gross rents from company's property	19,289.13 413.15 14,367.49		
Total gross interest and rents  Credit reserve fund sale company sto		482,436.99	a .
subscription price over par on nine	•	2,430,00	
From Franklin Trust Co., previously co From American National Bank, previously	harged off	3,600.00	
off		7,070.00	

Agents' balances previously charged off............ 1,025.00

I HUMIA INSURANCE	COMIANI	•	00
Gross profit on sale or maturity of ledger assets	5, viz.:		
Bonds	00.00		
Stocks 74,79	27.04	75,227.04	
Total income			6,374,190.21
Sum of both amounts			\$18,289,109,17
			,,,
DISBURSEMEN Fire.	TS.		
Gross amount paid policy-holders			
for losses (including \$411,340.40			
occurring in previous years) \$3,109,59	96.93		
Deduct amount received for salvage,			
<b>\$34</b> ,581.21			
for reinsurance in other companies,			
\$511,860.28			
and for discount,			
\$947.40 547,38	38.89		
Net amount paid policy-holders for losses.		32,208.04	
Expenses of adjustment and settlement of loss		35,378.91	
Commissions or brokerage		37,594.38	
Salaries, \$306,075.85, and expenses, \$147,358.96			
special and general agents and branch			
employees		53,434.80	
Salaries, fees, and all other charges of offi			
directors, trustees, and home-office employees		31,817.90	
Rents		33,195.57	
Advertising, \$6,958.24; printing and station			
\$57,222.49		54,180.73	
Postage, telegrams, telephone, and express		13,129.54	
Legal expenses		6,541.09	
Furniture and fixtures		23,450.39	
Maps, including corrections		14,116.65	
Underwriters' boards and tariff associations		77,464.66	
Fire department, fire patrol and salvage	-		
assessments, fees, taxes and expenses		17,129.90	
Inspections and surveys		22,260.01	
Repairs and expenses (other than taxes) on			
estate		3,205.82	
Taxes on real estate		2,908.95	
State taxes on premiums		03,239.24	
Insurance-department licenses and fees		23,974.60	
Federal corporation tax		6,635.77	
Municipal taxes and fees		26,063.87	
Stockholders' tax on capital		55,598.42	
Mortgage loans charged off		1,400.00	
Commonwealth Bank deposit charged to susp		5 000 00	
account	2	5,000.00	

Equitable Securities Co., charged to suspense account  Paid stockholders for interest or dividends (amount declared during the year)  Agents' balances charged off	675.00 340,000.00 218.15 2,645.00	
	2,040.00	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Real estate \$7,655.50		
Stocks 4.34	7,659.84	
Total disbursements		5,401,127.23
Balance		\$12,887,981.94
LEDGER ASSETS.		
Book value of real estate	\$119,635.64	
Mortgage loans on real estate	33,100.00	
Loans secured by collateral (Schedule C)	77,000.00	
Book value of bonds, \$6,468,718.85, and stocks,		
\$4,323,636.13 (Schedule D)	10,792,354.98	
Cash in company's office	7,544.08	
Deposits in trust companies and banks not on in-		
terest	53,163.40	
Deposits in trust companies and banks on interest	597,791.43	
Agents' balances, under three months due	1,108,762.17	
Agents' balances, over three months due	44,298.79	
Foreign premiums in course of collection	54,331.45	
Total ledger assets, as per balance		<b>\$12,887,981.94</b>
•		
Non-ledger assets.	A a = = = = = =	
Interest on mortgages	Accrued. \$319.57	
Interest on bonds	96,785.33	
Interest on bank deposits	5,000.00	
Rents on company's property or lease	1,175.32	
Total interest and rents accrued		108 000 00
Market value of real estate over book value		103,280.22 21,377.74
Market value of bonds and stocks over book value (Se		1,599,714.77
Gross assets		<b>\$14,612,354.67</b>

# PHŒNIX INSURANCE COMPANY. DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior 1913		44,298.79
Total admitted assets	•••••	\$14,568,055.88
LIABILITIES.		
Gross losses adjusted and unpaid	\$140,858.73	
31 not reported	582,399.82 18,478.89	
Total  Deduct reinsurance due or accrued		
Net amount of unpaid losses and claims  Unearned premiums on fire risks	ue or accrued	\$578,003.19 5,619,137.31 35,000.00 165,000.00 10,000.00
Total liabilities, except capital	\$3,000,000.00	\$6,407,140.50
Surplus as regards policy-holders	•••••	8,160,915.38
Total		\$14,568,055.88
SPECIAL DEPOSITS. (Showing deposits not held for protection of	all policy bolds	····· )
	Market value	Corresponding
State, Country, Municipality, Etc.	of deposit. \$10,000.00	liabilities. \$81,688.82
Georgia Canada Virginia Special deposits in excess of corresponding liabilities, \$80	367,800.00 48,750.00	287,046.98
RISKS AND PREMIUMS, 1913		
Fire.	Diebe	Danielum -
In force December 31, 1912	895,401,507	Premiums. \$10,748,885.90 8,170,025.54
reinsurance		500,733.32

RECAPITULATION OF FIRE RISKS AND PREMIUMS.				
Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$365,456,126	\$3,442,466.95	1-2	\$1,721,233.48
1912 } Two years	2,444,938 2,655,907	24,385.44 33,869.83	1-4 3-4	6,096.36 25,402.37
1911 }	138,258,386 162,505,736 186,052,353	1.401.267.54	1-6 1-2	233,544.59
1912 } Three years	162,505,736	1,594,062.81 1,775,685.41	1-2 5-6	233,544.59 797,031.41 1,479,737.84
1913   1910	186,052,358	22.692.32	5-6 1-8	2 836.54
1911	1,767,749 1,603,704	18,620.45 14,325.08	8-8	6.982.67
1912 Four years 1913	1,314,997	14,325.08 20,553.97	5–8 7–8	8,953.18 17 984 78
1909	1,314,997 1,871,986 32,481,787 35,746,886	407,617.65	1-10	8,953.18 17,984.78 40,761.77
1910	35,746,886	439,485.90	3-10	131 845.77
1911   Five years 1912	40,924,806 44,838,851	507,376.48 530,321,03	1-2 7-10	253,688.24 371,224.72 521,813.64
1918 )	49,521,963	530,321.03 579,792.93	9-10	521,813.64
Totals	\$1,067,446,175	\$10,812,523.79		\$5,619,137.31
	GENERAL INTER			
Largest gross aggregate anywhere in the United reinsurance, whether the	amount insured in	any one hazar	d located	
reinsurance, whether the	states, without ai	tted or non-admi	tted com-	
panies?			Answer	\$250,000.00
Total amount of the com	pany's stock owner	n py the directo	rs at par	50 400.00
value?	rectors or other of	ficers?	Answer	50,400.00 20,000.00 7,000.00
Total amount loaned to sto	ckholders not officers	i?	Answer	7,000.00
any other insurance com	nanv? Answer — V	ve hold stock of	he Equit-	
Total amount loaned to sto What interest, direct or ind any other insurance com able Sccurities Co. and c	of the Phoenix Secu	rities Co., which	companies	
Is a majority of the capit directly or indirectly, b Has this company guarant	y any other corpora	ation?	Answer	No.
Has this company guarant now in force?	eed policies issued t	y any other com	pany, and Answer	No.
2011 201 201 201 201 201 201 201 201 201	Business in Conn			Fire.
	BUSINESS IN CONN	ECTICUT, 1918.		FIFO.
				\$19 789 781 AA
Gross risks written Less \$2,442,017.00 risks	canceled, and \$3	135,271.00 reins	urance in	\$19,769,781.00
Less \$2,442,017.00 risk companies authorize	s canceled, and \$3, ed in Connecticut	,135,271.00 reins	urance in	\$19,769,781.00 5,577,288.00
Less \$2,442,017.00 risks companies authorize				
Net risks written	<b>.</b>			
Net risks written Gross premiums on risks v Less \$15,125.32 return	writtenpremiums, and \$25,	354.09 premiums	for rein-	\$14,192,493.00 \$172,079.53
Net risks written Gross premiums on risks . Less \$15,125,82 return ; surance in companion	written	354.09 premiums	for rein-	\$14,192,493.00 \$172,079.53 40,479.41
Net risks written Gross premiums on risks \$15,125.32 return   Less \$15,125.32 return   Less \$10,000 for companication   Net premiums received	written premiums, and \$25, es authorized in Co	354.09 premiums	for rein-	\$14,192,493.00 \$172,079.53 40,479.41
Net risks written Gross premiums on risks \$15,125.32 return   Less \$15,125.32 return   Less \$10,000 for companication   Net premiums received	written premiums, and \$25, es authorized in Co	354.09 premiums	for rein-	\$14,192,493.00 \$172,079.53
Net risks written Gross premiums on risks varance in companion	written premiums, and \$25, ss authorized in Co. i	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66
Net risks written Gross premiums on risks the Less \$15,125.32 return to surance in companion.  Net premiums received Losses paid	written premiums, and \$25, es authorized in Co i nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66
Net risks written Gross premiums on risks \$15,125.32 return   surance in companic Net premiums received Losses paid Less losses on risks rein Net losses paid	written premiums, and \$25, ss authorized in Co. 1 nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22
Net risks written	written premiums, and \$25, es authorized in Co.  1 nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44 3,887.50
Net risks written Gross premiums on risks \$15,125.32 return   surance in companic Net premiums received Losses paid Less losses on risks rein Net losses paid	written premiums, and \$25, es authorized in Co.  1 nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44
Net risks written	written premiums, and \$25, es authorized in Co.  1 nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44 3,887.50
Net risks written	written premiums, and \$25, es authorized in Co.  1 nsured in companies	354.09 premiums nnecticut	for rein-	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44 3,887.50
Net risks written	written premiums, and \$25, es authorized in Co. i sured in companies	354.09 premiums nnecticut	for rein- connecticut	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44 3,887.50
Net risks written	written premiums, and \$25, es authorized in Co. i sured in companies	354.09 premiums nnecticut	for rein- connecticut	\$14,192,493.00 \$172,079.53 40,479.41 \$151,600.12 \$59,250.22 3,949.66 \$55,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00
Net risks written	written premiums, and \$25, es authorized in Co. i nsured in companies usured in companies Schedule C. Loans	354.09 premiums nnecticut	for rein- connecticut	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,800.56 \$57,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00
Net risks written	written premiums, and \$25, ss authorized in Co- i	354.09 premiums nnecticut	for rein- connecticut connecticut ket value.	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,800.56 \$57,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 2,000.00
Net risks written Gross premiums on risks v Less \$15,125.82 return surance in companic Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Less losses incurred Net losses incurred New York, New Yor	written premiums, and \$25, es authorized in Co.  nsured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut ket value.	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,800.56 \$57,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 2,000.00
Net risks written Gross premiums on risks *15,125.32 return is surance in companie.  Net premiums received Losses paid Less losses on risks rein in the remiums received Less losses on risks rein in the remiums received  Net losses paid Losses incurred Losse incurred  Net losses incurred  100 shs. Colt's Pat. Fire 463 " New York, New 37 " Old Colony 200 " Pennsylvania	written premiums, and \$25, es authorized in Co.  insured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut ket value. \$16,000.00 31,484.00 5,920.00 10,600.00	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 2,000.00 10,000.00 7,000.00 7,000.00
Net risks written Gross premiums on risks viass \$15,125.32 return viass \$15,125.32 return viass paid  Net premiums received Losses paid Less losses on risks rein losses incurred Losse incurred  Net losses incurred  Net losses incurred  100 shs. Colt's Pat. Fire 463 " New York, New 37 " Old Colony	written premiums, and \$25, es authorized in Co.  insured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut ket value. \$16,000.00 31,484.00 5,920.00	\$14,192,493.00 \$172,079.53 40,479.41 \$151,600.12 \$59,250.22 3,949.66 \$55,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 10,000.00
Net risks written Gross premiums on risks viass \$15,125,32 return surance in companion of the surance of the sura	written premiums, and \$25, es authorized in Con insured in companies sured in companies Schedule C. Loans Arms Mfg. Co. Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut ket value. \$16,000.00 31,484.00 5,920.00 10,600.00	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 2,000.00 10,000.00 7,000.00 7,000.00
Net risks written Gross premiums on risks viass \$15,125.32 return viass \$15,125.32 return via surance in companic less losses paid  Net premiums received Losses paid	written premiums, and \$25, ss authorized in Co- insured in companies sured in companies Schedule C. Loans Arms Mfg. Co. Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut ket value. \$16,000.00 5,920.00 10,600.00 66,600.00 130,604.00	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,300.56 \$57,376.44 3,387.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 7,000.00 50,000.00
Net risks written Gross premiums on risks *15,125,32 return is surance in companie.  Net premiums received Losses paid Less losses on risks rein Net losses paid  Losses incurred  Losses incurred  100 shs. Colt's Pat. Fire 463 " New York, New 37 "Old Colony 200 " Pennsylvania 360 " Boston & Alban; Totals  Sohedule I.	written premiums, and \$25, es authorized in Con insured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.	354.09 premiums nnecticut	for rein- connecticut connecticut  stet value.  31,484.00 5,920.00 10,600.00 66,600.00 130,604.00 Company.	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,300.56 \$57,376.44 3,387.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 7,000.00 50,000.00
Net risks written Gross premiums on risks viass \$15,125.82 return surance in companion of the state of th	written premiums, and \$25, es authorized in Co i nsured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.  D. Bonds and Stock  IPAL BONDS:	354.09 premiums necticut	for rein- connecticut connecticut  \$18,000.00 \$1,484.00 5,920.00 10,600.00 66,600.00 130,604.00 Company. ue. Rate.	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$57,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 10,000.00 7,000.00 \$77,000.00 \$77,000.00
Net risks written Gross premiums on risks *15,125,32 return is surance in companie.  Net premiums received Losses paid Less losses on risks rein Net losses paid  Losses incurred  Losses incurred  100 shs. Colt's Pat. Fire 463 " New York, New 37 "Old Colony 200 " Pennsylvania 360 " Boston & Alban; Totals  Sohedule I.	written premiums, and \$25, es authorized in Co i nsured in companies  Schedule C. Loans  Arms Mfg. Co.  Haven & Hfd.  D. Bonds and Stock  IPAL BONDS:	354.09 premiums necticut	for rein- connecticut connecticut  stet value.  \$16,000.00 5,920.00 10,600.00 66,600.00 130,604.00 Company. ue. Rate56 102.00 89	\$14,192,493.00 \$172,079.53 40,479.41 \$131,600.12 \$59,250.22 3,949.66 \$55,800.56 \$57,376.44 3,887.50 \$53,488.94 Amount loaned. \$1,100.00 6,400.00 500.00 2,000.00 7,000.00 50,000.00 \$77,000.00

Brantford, Canada, 5%, 1952 Florence, S. C., 5%, 1950 Georgia, 4½%, 1915 Guelph, Canada, 5%, 1919 Guelph, Canada, 4½%, 1929 Hartford, Conn., 3½%, 1934 Hartford, Conn., 4%, 1928 Hartford, Conn., 3½%, 1942 Kingston, Ontario, 4¼%, 1942 Kingston, Ontario, 4¼%, 1943 Lachine, Quebec, 5%, 1953 Montreal, Canada, West, 5%, 1952 New Brunswick, 4%, 1922 Outremont, Canada, 5%, 1950 Petersburg, Va., 4%, 1943 Portland, Ore., 5%, 1933 Portland, Ore., 5%, 1923 Portland, Ore., 5%, 1928 Richmond, Va., 5%, 1928 Richmond, Va., 5%, 1928 Richmond, Va., 5%, 1928 Richmond, Va., 5%, 1937 St. Boniface, Manitoba, 5%, 1930 St. Boniface, Manitoba, 5%, 1932 St. Denis de Montreal, 5½%, 1952 St. Denis de Montreal, 5½%, 1952 St. Denis de Montreal, 5½%, 1952 St. Henri, P. Q., 4½%, 1918 St. Henri, P. Q., 4½%, 1918 St. Hyacinth, Quebec, 5%, 1953 Seattle, Wash., 5%, 1919-20 Toronto, Ontario, 4%, 1948 Toronto, Ontario, 4%, 1948 Toronto, Ontario, 5%, 1916 Toronto, Ontario, 5%, 1916 Toronto, Ontario, 5%, 1916 Toronto, Ontario, 5%, 1918 Westmount, Canada, 4½%, 1955	Book value.	Rate.	Market value.
Brantford, Canada, 5%, 1952	20,706.16	100	20,000.00
Piorence, S. C., 5%, 1950	37,075.00 11,535.00	103 100	36,050.00
Guelph, Canada, 5%, 1919	27.076.00	99	10,000.00 23,760.00
Guelph, Canada, 41/2 %, 1929	27,076.00 20,636.00	93	23,760.00 18,600.00 36,400.00 19,600.00
Hartford Conn., 34, %, 1934	40,000.00 21,200.00	91 98	36,400.00
Hartford, Conn., 31/2 %, 1942	108,000.00	89	96,120.00
Kingston, Ontario, 4% %, 1943	08,000,00	94	28 500 00
Montreel Canada West 5% 1953	22,000.00	94 92	23,500.00 9,200.00
New Brunswick, 4%, 1922	22,000.00 10,729.00 5,048.35 27,863.75 26,125.00	97	4,850.00
Outrement, Canada, 5%, 1950	27,863.75	90	4,850.00 22,500.00
Portland Ore 5% 1933	26,125.00 16,897.50	92 106	23,000.00 15,900.00
Portland, Ore., 5%, 1923	6,663.60	104	6 240 00
Portland, Ore., 5%, 1925	19,038.30	104	17,680.00 14,700.00 25,750.00
Richmond, Va. 5%, 1928	15,942.50 30,000.00	105 103	25.750.00
Sacramento, Cal., 4½%, 1937	24.126.00	97	24,250.00
St. Boniface, Manitoba, 5%, 1930	26,551.25 23,574.75	96 96	24,000.00 24,000.00
St. Denis de Montreal, 54%, 1952	27.082.00	83	23,250.00
St Henri, P. Q., 4½ %, 1918	27,082.00 78,375.00 20,700.00	98	23,250.00 73,500.00
St. Henri, P. Q. (Montreal), 4½%, 1949	20,700.00 25,000.00	92 90	18,400.00 22,500.00
Seattle, Wash., 5%, 1919-20	51,479.25	101	50,500.00
Toronto, Ontario, 4%, 1948	51,479.25 46,749.80 8,942.90	85	46,750.00
Toronto, Ontario, 5%, 1916	8,942.90 41,850.00	99 93	8,910.00 41,850.00
Victoria, British Columbia, 5%, 1928	21.900.00	100	20,000.00
Westmount, Canada, 4%, 1945	45,625.00 23,250.00	90	45,000.00
Woodstock Ontario 5% 1942		93 96	23,250.00 24,000.00
RAILROAD BONDS:			,
Atlantic & Danville, 4%, 1948	47.000.00	87	43,500.00
Atlanta-Birmingham, 4%, 1933	23,500.00	83	20 750 00
Raltimore & Ohio 414% 1921	25,868.75	87 97	26,100.00 24,250.00 42,500.00
Boston & Maine, 4½ %, 1929	54,312.50	85	42,500.00
Burlington, Cedar Rapids & Northern, 5%, 1984	28,062.50	102	25.500.00
Carolina Central 4% 1949	12.862.50	102 85	25,500.00 12,750.00
Central Pacific, 4%, 1949	73,312.50	92	89.000.00
Charanacha & Obta & M. 1954	21,375.00	84 105	21,000.00 78,750.00 73,500.00
Choctaw & Memphis. 5%. 1949	87.450.00	98	73,500.00
Chicago, Indiana & Southern, 4%, 1956	71,437.50	87	65,250.00
Chicago, Indianapolis & Louisville, 5%, 1947	43,745.00	104 88	39,520.00 22,000.00
Chicago & North Western, 6%, 1929	66,433.25	106	64,660.00
Chicago & North Western, 5%, 1929	21,600.00	105	64,660.00 21,000.00
Chicago & Western Indiana, 6%, 1932	91.375.00	106 83	254,400.00 83 000 00
Chicago & Erie, 5%, 1982	59,980.00	105	83,000.00 52,500.00
Chicago & St Louis & New Orleans 5%, 1951	27,625.00	102 107	25,500.00 26,750.00 77,250.00 25,750.00
Chicago, Mil. & St. Paul, 5%, 1921	81,777.82	103	77,250.00
Chicago, Milwaukee & St. Paul, 5%, 1921	27,187.50	103	25,750.00
Chicago Railways Co. 4%. 1927	24.833.33	101 66	6,363.00 16,500.00
Chicago Railways Co., 4%, 1927	1,050.00	47	1,233.75
Cin., Dayton & Ironton, 5%, 1941	49,968.75 112,445.00	101 97	50,500.00 97,000.00
Cleveland & Mahoning Valley, 5%, 1938	7,280.00	104	7,280.00
Central of New Jersey 5% 1987	63,000.00 56,093.75	118 114	<b>59</b> ,000.00 <b>57,</b> 000.00
Cin., Indian., St. Louis & Chicago, 6%, 1920	10,766.25	105	10,500.00
Cleveland. Cin., Chicago & St. Louis, 4%, 1993	21,250.00	84	10,500.00 21,000.00 20,750.00
Delaware & Hudson Co., 44%, 1922	101.687.50	83 99	
Denver City Tramway Co., 5%, 1933	4,700.00	87	4,350.00
Detroit Grand Rapids & Western 40. 1946	78,187.50	75 79	56,250.00
Detroit Railway, 5%, 1924	65,392.50	89	4,350.00 56,250.00 19,750.00 53,400.00 105,000.00
Exin, Joliet & Eastern, 5%, 1941	114,468.75	105	105,000.00
RAILROAD BONDS:—  Atlantic & Danville, 4%, 1948 Atlanta-Birmingham, 4%, 1933 Atchison, Topeka & Santa Fé, 4%, 1958 Baltimore & Ohio, 4½%, 1921 Boston & Maine, 4½%, 1929 Burlington, Cedar Rapids & Northern, 5%, 1934 Burlington, Cedar Rapids & Northern, 5%, 1934 Carolina Central, 4%, 1949 Central Pacific, 4%, 1949 Central Pacific, 4%, 1954 Chosapeake & Ohio, 5%, 1939 Choctaw & Memphis, 5%, 1949 Chicago, Indiana & Southern, 4%, 1956 Chicago, Indiana & Southern, 4%, 1956 Chicago, Indianapolis & Louisville, 5%, 1947 Chicago & Indianapolis & Louisville, 5%, 1947 Chicago & North Western, 6%, 1929 Chicago & North Western, 6%, 1929 Chicago & Western Indiana, 6%, 1932 Chicago & Western Indiana, 6%, 1932 Chicago & St. Louis, 6%, 1915 Chicago, Mil & St. Paul, 5%, 1951 Chicago, Mil & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 4½%, 1932 Chicago Railways Co., 4%, 1927 Chicago, Railways Co., 4%, 1927 Chicago, St. Paul, Minneapolis & Omaha, 5%, 1930 Cin., Dayton & Ironton, 5%, 1941 Cieveland, Columbus, Cin. & Indian, 6%, 1934 Central of New Jersey, 5%, 1987 Cin., Indian, St. Louis & Chicago, 6%, 1920 Cleveland, Cin., Chicago & St. Louis, 4%, 1993 Cleveland, Cin., Chicago & St. Louis, 4%, 1990 Delaware & Hudson Co., 4½%, 1922 Denver City Tramway Co., 5%, 1933 Des Moines & Fort Dodge, 4%, 1935 Detroit, Grand Rapids & Western, 4%, 1946 Extel, Joilet & Eastern, 5%, 1941 Exe, 7%, 1920 Erie, 4%, 1951	23,593.7 <b>5</b>	111 88	55,500.00 22,000.00

Easton & Amboy, 5%, 1920  Evansville & Terre Haute, 6%, 1921  Flint & Pere Marquette, 5%, 1939  Georgia Pacific, 6%, 1922  Georgia R. R. and Banking Co., 4%, 1947  Grand Trunk of Canada, 4½%, 1919  Hocking Valley, 4½%, 1999  lowa Central, 5%, 1938  Indiana, Illinois & Iowa, 4%, 1950  Kansas City & Pacific, 4%, 1990  Kansas City, Fort Scott & Memphis, 6%, 1928  Lake Erie & Western, 5%, 1937  Lake Shore & Michigan Southern, 4%, 1931  Lehigh Valley, 4½%, 1940  Louisville, Henderson, 3t. Louis, 5%, 1948  Louisville & Nashville, 4%, 1948  Louisville & Nashville, 5%, 1922  Louisville & Nashville, 5%, 1923  Louisville & Nashville, 5%, 1923  Louisville & Nashville, 4½%, 1931  Long Island, 4%, 1949  Minneapolis Union Ry. Co., 6%, 1922  Missouri, Kansas & Eastern, 5%, 1942  Mutual Torminal Co., of Buffalo, 4%, 1924  New York Central, 5%, 1918  New York Central, 4½%, 1916  New York Central, 4½%, 1916  New York Central, 4½%, 1916  New York, Lackawanna & Western, 6%, 1921  New York, New Haven & Hartford, 6%, 1948  New York, New Haven & Boston, 4½%, 1948  New York, New Haven & Hartford, 6%, 1941  New York, Swatchester & Boston, 4½%, 1948  New York, Wastchester, 5%, 1923  Pennsylvania, 4%, 1937  Oregon & California, 5%, 1927  Oswego & Syracuse, 5%, 1923  Pennsylvania, 4%, 1940  St. Paul & Northern Pacific, 6%, 1933  St. Paul, Minneapolis & Manitoba, 4%, 1937  St. Paul & Northern Pacific, 6%, 1923  Southern Ry., 5%, 1936  Terrinal R. Assoc. of St. Louis, 5%, 1944  Terrinal R. Assoc. of St. Louis, 5%, 1944  Terrinal R. Assoc. of St. Louis, 5%, 1944  Terrinal R. Assoc. of	Book value.	Rate.	Market value.
Easton & Amboy, 5%, 1920	54,876.24	103	51,500.00
Evansville & Terre Haute, 6%, 1921	26,626.90 28,750.00	105 88	26,250.00 22,000.00
Georgia Pacific 6% 1922	55.037.39	108	54,000.00
Georgia R. R. and Banking Co., 4%, 1947	55,037.39 23,375.00	85	21,250.00
Grand Trunk of Canada, 41/2%, 1919	24,705.00	96	24,000.00
Hocking Valley, 41/2%, 1999	25,625.00	97 87	24,250.00 65,250.00
Indiana Illinois & Iowa 4% 1950	96.021.25	87	87,000.00
Kansas City & Pacific, 4%, 1990	45,780.00	82	41,000.00
Kansas City, Fort Scott & Memphis, 6%, 1928	86,921.25 96,021.25 45,780.00 29,250.00	109	27,250.00
Lake Erie & Western, 5%, 1937	56,818.75	100 89	50,000.00 183,500.00
Lehigh Valley Terminal, 5%, 1941	140,396.25 114,842.50	108	108.000.00
Lehigh Valley, 4½ %, 1940	53,500.00 112,348.75	101	50,500.00 102,000.00
Louisville, Henderson, St. Louis, 5%, 1946	112,348.75	102 90	22,500.00
Louisville & Nashville, 4%, 1946	24,437.50 25.805.00	88	22,500.00 22,000.00
Louisville & Nashville, 5%, 1922	13,000.00	101	18.180.00
Louisville & Nashville, 5%, 1923	25,805.00 13,000.00 12,000.00	101	12.120.00
Louisville & Nashville, 4½%, 1931	53,062.50 11,500.00	99 109	49,500.00 10,900.00
Long Island, 4%, 1949	8,610.00	86	X 600.00
Minneapolis Union Ry. Co., 6%, 1922	84,718.34	110	82,500.00
Missouri, Kansas & Eastern, 5%, 1942	167,991.25 47,750.00 27,562.50	104	82,500.00 156,000.00 47,000.00 26,250.00
Mutual Torminal Co., of Bunaio, 4%, 1924	27,750.00	94 105	26.250.00
New York Central, 5%, 1918	47,875.00	100	00.000.00
New York Central, 5%, 1919	50,744.00	100	50.000.0 <b>0</b>
New York Central, 5%, 1920	26,812.50	100	26,000.00
New York Central 414 % 1920	25,000.00 24,870.00 24,750.00	99 97	25,000.00 24,750.00 24,250.00 24,750.00
New York Central, 4½%, 1915	24,750.00	99	24,750.00
New York, Chicago & St. Louis, 4%, 1981	45,593.75	86 109	40.000.00
New York, Lackawanna & Western, 5%, 1921	53,125.00 100,677.00	108	54,500.00 106,000.00
New York, New Haven & Hartford, 6%, 1914	99,875.00 49,062.50	106 99 1/2	106,000.00 99,500.00 39,500.00
New York. Westchester & Boston, 41/2 %, 1946	49,062.50	79	<b>39,5</b> 00. <b>00</b>
Northern Pacific, Great Northern (C., B. & Q. Coll.)	23,906.25	95	28,750.00
0hio River 5% 1937	5,000.00	99	4,950.00
Oregon & California, 5%, 1927	50,375.00 27,625.00	101	50,500.00
Oswego & Syracuse, 5%, 1923	27,625.00	99 101 104 96	26,000.00 22,080.00
Pennsylvania, 4%, 1920	22,354.74 27,437.50	103	25 750 00
Santa Fé. Prescott & Phœnix. 5%, 1942	27,227.20	104	27,040.00
St. Louis, Peoria & North Western, 5%, 1948	27,227.20 25,750.00 24,500.00	104 103 95	27,040.00 25,750.00 28,750.00 23,250.00
St. Paul, Minneapolis & Manitoba, 4%, 1933	24,500.00 24,500.00	93	28,750.00
St Paul & Northern Pacific, 6%, 1923	32,100.00	111	27,750.00 27,750.00
St. Paul & Northern Pacific, 6%, 1923	29,156.25	111	27,750.00
Southern Ry., 4%, 1951	49,206.25	84 103	42,000.00 25,750.00 102,000.00
Southern Ry., D%, 1996	108.101.45	102	102,000.00
St. Louis & San Francisco, 6%, 1931	25,750.00 108,101.45 85,537.50 22,750.00	108	32,400.00 21,250.00
St. Louis, Southwestern, 4%, 1989	22,750.00	85 107	21,250.00
South & North Alabama, 5%, 1936	113,371.25 115,875.00	78	107,000.00 97,500.00 25,000.00 26,000.00
Terre Haute & Peoria, 5%, 1942	115,875.00 25,375.00	100	25,000.00
Terminal R. Assoc. of St. Louis, 5%, 1944	29,437.50 26,882.92	· 104 99	26,000.00
Terminal R. Assoc. of St. Louis, 41/2%, 1989	46,330.00	99 84	24,750.00 42,000.00
Tolodo & Obio Central 5%, 1935	27,375.00	104	26,000.00
Vandalia, 4%, 1957	48,125.00	94	42,000.00 26,000.00 47,000.00
Vermont Valley, 41/2%, 1940	48,125.00 52,250.00 58,093.75	95 102	47,500.00 51,000.00
Virginia Midiand, 5%, 1936	19,625.00	79	19,750.00
Washingon Comit, Maine, 072 /6, 2002			•
MISCELLANEOUS BONDS:			*
New York Dock Co., 4%, 1951	39,480.00 52,200.00	80	33,600.00
North Western Telegraph Co., 41, %, 1984	52,200.00 <b>52.812.</b> 50	90 87	45,000.00 43,500.00
Western Union Telegraph Co., 4 1/2 76, 1800	GE,012.00	٥.	20,000.00
BANK AND TRUST COMPANY STOCKS:			
800 shs. Ætna National, Hartford	82,900.00	818	98,900.00
300 shs. Ætna National, Hartford	23,060.00	1020 171	229,500.00
162 " Charter Oak National, Hartford	21,020.00 16,000.00	105	229,500.00 27,702.00 16,800.00
160 " City, Hartford	20,000.00		,

					Book va	ılue.	Rate.	Market value.
10	shs.	Commonwealth, Ri	chmond. Virginia			0.00	0	0.00
250	**	Hartford National,	Hartford		35.90	8.70	188	47,000.00
660	••	Hartford Trust Co	o Hartford		64,87	4.00	341	225,060.00
67 <b>479</b>		Home National, 1	deriden	• • • •	84,34	8.42	127 211	8,509.00 101,069.00
100	••	Imperial, Toronto, Metropolitan Trus	Co New York	• • • •	53,53		350	35,000.00
340	••				22,23	0.00	160	27,200.00
200	••	New Britain Natio	nal, New Britain		21.04	10.00	170	34,000.00
770	**	Phoenix National	Hartford		103,80	0.00	155	119,350.00
200	••	State, Hartford		• • • •	20,86	4.00	210	42,000.00
50 440	••	Security Co., Har Waterbury Nation	CIOFO	• • • •	29,58	0.00	210 166	10,500.00 36,520.00
440		waterbury Madon	ai, waterbury	• • • •	20,50	0.00	100	30,520.00
		RAILBOAD STO						
300	shs.	Beech Creek		• • • •	14,40		89	13,350.00
360	••	Boston Elevated			40,72		86	30,960.00
300 132	••	Cleveland, Cin., C Cleveland, Cin., C	nic. & St. Louis,	prei.	29,13 12,48		63 38	18,900.00 5,016.00
300	••	Chicago, Milwauke	e & St. Paul. pr	ef	33,10		140	42,000.00
500	••	Cleveland & Pitts	burgh		20,20	0.00	1.58	39,500.00
500	**	Fort Wayne & Ja	ckson, pref		49,15	60.00	122	61,000.00
300	••	Georgia		• • • •	57,76	9.00	250	75,000.00
200	••	Illinois Central .		• • • •	28,00 65,58		108 134	21,600.00 67,000.00
500 1000	••	Louisville & Nash	AIII6	• • • •	69,93	1.25	167	83,500.00
3750	••	New York, New H	aven & Hartford		442,81	9.88	76	285,000.00
250	••	Morris & Essex New York, New H New York & Harl New York Central	em		24,64	0.00	358	44,750.00
1500	••	New York Central	& Hudson River		169,20	2.25	93	139,500.00
5747	••	Pennsylvania Peoria & Bureau		• • • •	326,63	2.28	110	316,085.00
500 250	**	Percelos & Bureau	valley	• • • •	72,62 14,78 25,75	11 25	160 17 <b>5</b>	80,000.00 43.750.00
500	••	Rensselaer & Sara Sharon of Pennsyl	vanja	• • • •	25.75	0.00	105	43,750.00 26,250.00
100	**	United New Jersey	R. and Canal C	0	23,40	0.00	226	22,600.00
100	••	West Jersey & Se	a Shore		6,00	0.00	111	5,550.00
		MISCELLANEOUS S	TOCKS: —					
500	shs.	American Tel. & Empire & Bay Sta Gold & Stock Tel. Hartford Electric Holyake Water Polilinois & Mississi International Cost	Cable Co		47,36	0.00	60	30,000.00
150		Empire & Bay Sta	te Tel. Co		11,32	5.00	66	9,000.00
300	**	Gold & Stock Tel.	_Co	• • • •	27 27	7 50	115	34,500.00
360		Hartford Electric	Light Co	• • • •	120.75	0.00	25 <b>2</b> 408	90,720.00 530,400.00
1300	••	Illinois & Miceles	nni Tel Co		20.16	8.50	65	16,250.00
200	••	International Ocea	n Tel. Co		25,21	6.00	95	19,000.00
200	**	Narragansett Elec	tric Light Co		17,70	00.00	182	19,000.00 18,200.00
3000	**	North Western Te	l. Co		64,61 129,75 20,16 25,21 17,70 168,32	5.00	109	163,500.00 11,340.00 5,220.00
420	••	New York Dock C New York Mutual	o., pref	• • • •	10,17		27 145	5 220 00
144 297	••	Pacific & Atlantic	Tel. Co	• • • •	6.10	23.75 2.25	68	5,049.00
9977		The Phoenix Secur	rities Co		997,70	00.00	250	2,494,250.00
200	••	Providence Gas C Providence Teleph	0		19,40	00.00	200	20,000.00
229	**	Providence Teleph	one_Co	• • • •	20,54	5.00	202	23,129.00
450		Southern & Atlant	ic Tel. Co			2.50	90	10,125.00 39,300.00
300			minmal Mai Oc		11,81	5 10		
	"	Southern New En	ic Tel. Co gland Tel. Co		37,29	5.12	131	881.649.00
5913 205	**	Southern New En The Equitable Sec Western Union To	curities Company		37,29 591,30 18,77	05.12 00.00	64.54 58	381,649.00 11,890.00
5913	"	The Equitable Sec Western Union To	eurities Company		37,29 591,30 18,77	5.12 00.00 5.50	64.54 58	881,649.00
5913	"	The Equitable Sec Western Union To	eurities Company		37,29 591,30 18,77 \$10,792,35	5.12 00.00 5.50	64.54 58	381,649.00 11,890.00
5913	"	The Equitable Sec Western Union To	surities Company ol. Co	  listed	37,28 591,30 18,77 \$10,792,35 Assets.	05.12 00.00 75.50 64.98	64.54 58	1 381,649.00 11,890.00 12,392,069.75
5913	"	The Equitable Sec Western Union To	surities Company el. Co	isted	37,28 591,30 18,77 \$10,792,35 Assets.	05.12 00.00 75.50 64.98	64.54 58 \$	1 381,649.00 11,890.00 12,392,069.75 Market
5913 205		The Equitable Set Western Union To Totals	surities Company ol. Co	isted	37,28 591,30 18,77 \$10,792,35 Assets.	05.12 00.00 75.50 64.98	64.54 58	1 381,649.00 11,890.00 12,392,069.75
5913 205	 	The Equitable Set Western Union To Totals  Carnegie Tr. Co.,	surities Company el. Co	listed Be	37,28 591,30 18,77 \$10,792,35 Assets.	05.12 00.00 5.50 64.98	64.54 58 \$	1 381,649.00 11,890.00 12,392,069.75 Market
5913 205	shs.	The Equitable Sec Western Union To Totals  Carnegie Tr. Co., deposit with Com-	Schedule X. Un Date dropped from statement.	listed Be	37,28 591,30 18,77 \$10,792,35 Assets. ook due.	05.12 00.00 5.50 64.98	64.54 58 \$ etual Post.	1381,649.00 11,890.00 12,392,069.75 Market value.
100 N. Cash	shs. Y. on	The Equitable Set Western Union To Totals  Carnegie Tr. Co., deposit with Com- lith Bank, Rich-	Schedule X. Un Date dropped from statement.  Dec. 31, 1910	listed Beva \$20,	37,26 591,36 18,77 \$10,792,35 Assets. ook blue.	05.12 00.00 75.50 4.98 Ac \$20,	\$4.54 \$8 \$ctual cost.	1381,649.00 11,890.00 12,392,069.75 Market value.
100 N. Cash	shs. Y. on onwes	The Equitable Sec Western Union To Totals  Carnegie Tr. Co., deposit with Com- lith Bank, Rich- Va.	Schedule X. Un Date dropped from statement.	listed Beva \$20,	37,28 591,30 18,77 \$10,792,35 Assets. ook due.	05.12 00.00 75.50 4.98 Ac \$20,	64.54 58 \$ etual Post.	1381,649.00 11,890.00 12,392,069.75 Market value.
100 N. Cash mo	shs. Y. on onwes ond.	The Equitable Sec Western Union To Totals  Carnegie Tr. Co., deposit with Com- lith Bank, Rich- Valuable Securi-	Schedule X. Un Date dropped from statement. Dec. 31, 1910	listed Bova \$20,	37,26 591,36 18,77 \$10,792,35 Assets. ook blue.	\$20, 25,	\$4.54 \$8 \$ctual cost.	1381,649.00 11,890.00 12,392,069.75 Market value.
100 N. Cash mo	shs. Y. on onwes ond.	The Equitable Sec Western Union To Totals  Carnegie Tr. Co., deposit with Com- lith Bank, Rich- Va.	Schedule X. Un Date dropped from statement.  Dec. 31, 1910	listed Bo va \$20,	37,26 591,36 18,77 \$10,792,35 Assets. ook liue. 000.00	\$20, 25,	64.54 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	1881,649.00 11,890.00 12,392,069.75 Market value.

# SECURITY INSURANCE COMPANY OF NEW HAVEN,

#### NEW HAVEN, CONN.

## Commenced Business, May, 1841.

Joun W. Alling, President.

VICTOR ROTH, Secretary.

	_	
CAPITAL STOCK.		
Amount of capital paid up in cash		
		<b>**</b> 054 070 00
Amount of ledger assets December 31, 1912	• • • • • • • • • • • • • • • • • • • •	\$3,954,870.00
INCOME.	•	
Fire.		
Gross premiums received during the		
year \$3,476,648.1	8	
Deduct reinsurance,	•	
\$664,071.14,		
and return premiums,		
\$693,325.17, <b>1,357,396.3</b>	1	
Received for premiums	- . \$2,119,251.87 •	ı
Gross interest on mortgage loans \$18,774.0		
	Z	
Gross interest on bonds and divi-		
dends on stocks		
Gross interest on premium notes 275.3	4	
Gross interest on bills receivable 333.3	3	
Gross interest on Philadelphia Un-		
derwriters' deposit 3.1	5	
Gross interest from Reinsurance Bureau 33.8	9	
Gross rents from company's prop-		
erty, including \$12,162.50 for com-		
pany's occupancy of its own bldgs., 13,064.0	3	
	_	
Total gross interest and rents	. 173,777.02	
Borrowed money	. 90,000.00	
Conscience money		
Agents' balances previously charged off		
Gross profit on sale or maturity of ledger assets, vi		
Bonds		
		9 227 500 04
Total income		2,387,599.06
Sum of both amounts,		\$6,342,469.06

#### DISBURSEMENTS.

Fire.

Green amount walk walk - hall a	
Gross amount paid policy-holders for	
losses (including \$227,894.23 oc-	
curring in previous years) \$1,368,426.54	
Deduct amount received for salvage,	
\$11,396.97,	
for reinsurance in other companies,	
<b>\$23</b> 8,274.68,	•
and for discount,	
<b>\$993.42,</b>	
200,000.07	
Net amount paid policy-holders for losses	\$1,117,761.47
Expenses of adjustment and settlement of losses	
Commissions or brokerage	26,787.58
Allowances to local agencies for miscellaneous	445,661.84
agency expenses.	17,140.39
Salaries, \$50,917.91, and expenses, \$46,713.22, of	
special and general agents	97,631.13
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	116,807.92
Rents, including \$12,162.50 for company's occupancy	
of its own buildings	15,516.07
Advertising, \$2,099.32; printing and stationery,	
<b>\$16,029.80</b>	18,129.12
Postage, telegrams, telephone, and express	14,798.17
Legal expenses	2,811.86
Furniture and fixtures	3,828.75
Maps, including corrections	7,352.77
Underwriters' boards and tariff associations	22,182.03
Fire department, fire patrol and salvage corps, as-	22,102.00
sessments, fees, taxes and expenses	14 072 70
	14,273.78
Inspections and surveys	14,116.68
Repairs and expenses (other than taxes) on real	
estate	875.97
Taxes on real estate	2,219.24
State taxes on premiums	38,744.68
Insurance-department licenses and fees	13,108.66
Federal corporation tax	710.60
Municipal license	5,753.16
Tax on capital stock	18,769.47
City and county taxes	4,465.15
Auditors	1,864.34
Commercial reports and ratings	3,217.44
Incidentals	2,047.35
Lighting, heating, burglary protection	2,195.99
Office supplies	2,524.31
Premiums on surety bonds and insurance	693.29
Borrowed money repaid	90,000.00
portower money releases	20,000.00

•	418.20	Interest on borrowed money
		Paid stockholders for interest or dividends (amount
	100,000.00	declared during the year)
	674.29	Agents' balances charged off
		Gross loss on sale or maturity of ledger assets, viz.:
	1,038.75	Bonds
2,224,120.45		Total disbursements
\$4,118,348.61		Balance
		LEDGER ASSETS.
	\$239,218.25	Book value of real estate
	411,500.00	Mortgage loans on real estate
	24,750.00	Loans secured by collateral (Schedule C)
	22,,00.00	Book value of bonds, \$2,241,145.93, and stocks,
	2,981,434.07	\$740,288.14 (Schedule D)
	8,754.56	Cash in company's office
	0,102.00	Deposits in trust companies and banks not on in-
•	80,651.96	terest
	338,772.84	Agents' balances, under three months due
	2,271.97	Agents' balances, over three months due
	27,315.47	Bills receivable, taken for fire risks,
	,	Cash deposited with Philadelphia Underwriters'
	100.00	Association.
	3,579.49	Due from reinsuring companies on losses paid
\$4,118,348.61		Total ledger assets, as per balance
	Accrued.	NON-LEDGER ASSETS.
	\$4,269.96	Interest on mortgages
	37,293.10	Interest on bonds
•	312.13	Interest on collateral loans
41,875.19		Total interest accrued
10,931.75		Market value of real estate over book value
<b>\$4,171,155.55</b>	• • • • • • • • • • • • • • • • • • • •	Gross assets
		•
	ED.	DEDUCT ASSETS NOT ADMITT
	40.000.00	Agents' balances, representing business written
	\$2,271.97	prior to October 1, 1913
	0 550 05	Bills receivable, past due, taken for marine, inland,
	2,772.65	and fire risks
	#1 ##4 OO	Book value of bonds and stocks over market value
	61,474.82	(Schedule D)
66,519.44		Total
<b>\$</b> 4,104,63 <b>6</b> .11		Total admitted assets

SECURITI INSURA	NCE COMPA	NI.	60
LIABILI Gross losses adjusted and unpaid Gross claims for losses reported and un	nadjusted,	\$56,170.65	
plus reserve for losses incurred prior to			
31 not reported	• • • • • • • •	141,150.97	
Gross claims for losses resisted	• • • • • • • • • • • • • • • • • • • •	33,331.41	
Total		230,653.03	
Deduct reinsurance due or accrued		52,726.77	
Net amount of unpaid losses and clai			\$177,926.26
Unearned premiums on fire risks			2,086,790.93
Salaries, rents, expenses, bills, accounts, fo			2,412.92
Estimated federal, state and other taxes			35,000.00
Total liabilities, except capital		<i>.</i>	\$2,302,130.11
Capital paid up in cash	\$1	,000,000.00	
	· · · · · · · · · · · · · · · · · · ·		
Surplus as regards policy-holders			1,802,506.00
Total	. <b></b>		\$4,104,636.11
SPECIAL DE			
(Showing deposits not held for pr			s.) Cerresponding
State, Country, Municipality, Etc.		of deposit.	liabilities.
Georgia Virginia		\$8,700.00 49,300.00	\$45,518.34 34,647.26
Special deposits in excess of corresponding lis	abilities, \$14,65	2.74.	
RISKS AND PREI		<b>D</b> 4.1	
In force, December 31, 1912	Fire.	Risks. \$419.653.630	Premiums. \$4,469,965.05
Written or renewed during the year	nolved for	321,421,519	3,476,648.18
reinsurance			10,116.47
Totals	inated	741,075,149 269,933,927	\$7,956,729.70 3,128,028.60
In force at the end of year 1918 Deduct amount reinsured		\$471,141,222 86,734,317	\$4,828,701.10 931,094.60
Net amount in force December 31, 1913 .		\$384,406,905	\$3,897,606.50
RECAPITULATION OF FIRE			
Year.	Gross premiur	ns	Premiums
Year. Written. Term. Amount.		ns Unearned.	Premiums unearned. \$496,168.23

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less 1912 } 1913 } Two years	\$88,694,121 771,175 989,624	\$992,836.45 5,790.67 8,161.70	1-2 1-4 8-4	\$496,168.23 1,447.66 6.121.27
1911 1912 Three years 1913	56,386,027 68,707,861 78,832,129	504,678.26 617,346.55 695,897.74	1-6 1-2 5-6	84,113.04 808,673.27 579,914.73
1910 1911 1912 Four years 1918	289,201 450,346 283,772 260,589	2,489.69 4,620.48 3,442.04 2,798.51	1-8 3-8 5-8 7-8	311.21 1,732.68 2,151.27 2,448.69
1909 1910 1911 Five years 1912 1918	12,276,915 13,899,932 16,985,069 20,592,410 24,987,734	146,580.50 170,577.64 201,707.88 250,264.45 290,933.94	1-10 8-10 1-2 7-10 9-10	14,656.05 51,178.28 100,853.94 175,185.09 261,840.52
Totals	\$384,406,905	\$8,897,606.50		\$2,086,790.93

FIRE — 5

		-	
GENERAL INTE	RROGATORIES		
		heterol bre	
Largest gross aggregate amount insured anywhere in the United States, without reinsurance, whether the same be in adn	any deduction w	hatever for	
reinsurance, whether the same be in adn	nitted or non-adn	litted com-	
panies?	ad he sha disast	Answer	\$280,000.00
value?	ed by the direct	Ananer	136,150.00
value? Total amount loaned to directors or other om Total amount loaned to stockholders not of What interest, direct or indirect, has this c	cers?	Answer	55,500.00 <b>2</b> 0,750.00
Total amount loaned to stockholders not of	ncers?	Answer	<b>2</b> 0,750.00
of any other insurance company?	ompany in the ca	Anstock	None.
of any other insurance company?  Is a majority of the capital stock of this c directly or indirectly, by any other corpor	ompany owned or	controlled,	2,0,00
directly or indirectly, by any other corpora	ation?	Answer	No.
Has this company guaranteed policies issued now in force?	by any other cor	npany, and	No.
now in torce:	•••••	Anewer	140.
Business in Con	NECTICUT, 1918.		Fire.
Gross risks written,			<b>\$12,102,034.00</b>
Less \$2,485,832.00 Fisks canceled, and \$	3,281,092.00 rein	surance in	K 788 924 00
companies authorized in connecticut	•••••		
Net risks written	• • • • • • • • • • • • • • • • • • • •		\$6,835,110.00
Gross premiums on risks written Less \$18,121.52 return premiums; and \$3	1 970 10 premium	e for rein-	110,515.91
surance in companies authorized in (	Connecticut		50,000.62
Net premiums received		• • • • • • • • •	\$60,515.29
Less losses on risks reinsured in companie	a outhorized in C	Connections	\$37,538.55 12,231.72
Mess 109909 off 11989 101ffed of 1ff combaffe	se authorized in (	ounecucuc	12,231.12
Net losses paid			\$25,306.83
Losses incurred			\$31,750.71
Less losses on risks reinsured in companie	es authorized in (	connecticut,	9,746.23
Net losses incurred			\$22,004.48
Schedule C. Loa	ns on Collateral.		
Schedule C. Loa	ns on Collateral. Par value. Ma	rket value.	Amount loaned.
Bonds N. Y., N. H. & H. R. R. Co., 31/2%,	Par value. Ma	. 1	}
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	Par value. Ma \$9,500.00	\$6,650.00	
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	Par value. Ma \$9,500.00 1.000.00	\$6,650.00 1.000.00	\$10,500.00
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	Par value. Ma \$9,500.00 1.000.00	\$6,650.00 1,000.00 5,098.50	\$10,500.00
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00	\$10,500.00 2,250.00
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00	\$10,500.00 2,250.00
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,845.00 1,175.00	\$10,500.00 2,250.00 5,000.00
Bends N. Y., N. H. & H. R. R. Co., 31/2%,	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00	\$10,500.00 2,250.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1854 Bond International Silver Co., 6%, 1933 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R., 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 25 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock,	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 1,500.00 2,000.00	\$6,650.00 1,000.00 5,098.50 1,269.00 2,680.00 1,845.00 1,175.00	\$10,500.00 2,250.00 5,000.00 7,000.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1933 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock 100 shares People's B'k & Tr. Co., Stock, Totals	\$9,500.00 1,000.00 6,800.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50	\$10,500.00 2,250.00 5,000.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1933 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 25 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00 ooks owned by the	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 c Company.	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 2,680.00 1,474.00 1,175.00 14,000.00 \$35,191.50 c Company.	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00  Market value.
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 2,680.00 1,474.00 1,175.00 14,000.00 \$35,191.50 c Company. lue. Rate.	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,689.00 1,175.00 14,000.00 \$35,191.50 c Company. lue. Rate. 0.00 87	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 1,740.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,689.00 1,175.00 14,000.00 \$35,191.50 c Company. lue. Rate. 0.00 87	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 1,740.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,689.00 1,175.00 14,000.00 \$35,191.50 c Company. lue. Rate. 0.00 87	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 1,740.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 \$70.00 870.00	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 1,740.00 11,780.00 16,900.00 2 38,100.00 38,100.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0.00 87 5.00 98 5.00 98 1.25 957 7.50 92	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 1,740.00 11,760.00 16,900.00 4 16,900.00 23,000.00 23,000.00 23,000.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,2680.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0.00 87 5.00 98 5.00 98 6.00 98 7.50 92 0.00 92	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 11,740.00 11,780.00 4 19,300.00 4 38,100.00 9,200.00 23,000.00 14,250.00
Bonds N. Y., N. H. & H. R. R. Co., 3½%, 1954 Bond International Silver Co., 6%, 1933 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 25 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock 100 shares People's B'k & Tr. Co., Stock, Totals  Schedule D. Bonds and St	\$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00 \$34,900.00  \$34,900.00	\$6,650.00 1,000.00 5,098.50 1,269.00 1,2680.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0.00 87 5.00 98 5.00 98 6.00 98 7.50 92 0.00 92	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 1,740.00 11,760.00 16,900.00 4 16,900.00 23,000.00 23,000.00 23,000.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,269.00 1,2680.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0.00 87 5.00 98 5.00 98 6.00 98 7.50 92 0.00 92	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 11,740.00 11,780.00 4 19,300.00 4 38,100.00 9,200.00 23,000.00 14,250.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 1,4,000.00 \$35,191.50 Company. lue. Rate. 0.00 87 5.00 84 0.00 96 5.00 98 5.00 98 5.00 99 7.50 92 7.50 95 5.00 95	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  Market value. \$6,960.00 11,760.00 11,760.00 21,900.00 23,100.00 23,000.00 24,250.00 2,850.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,269.00 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50  **Company.** lue. Rate. 0.00 87 5.00 88 5.00 88 5.00 88 5.00 98 5.00	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 1,740.00 11,780.00 16,900.00 23,100.00 23,100.00 23,000.00 14,250.00 2,850.00 21,218.75 18,400.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 \$Company. lue. Rate. 0,00 87 5,00 98 5,00 98 1,25 96 1,25 96 1,25 96 5,00 92 7,50 95 5,00 95	\$10,500.00 2,250.00 5,000.00 7,000.00 \$24,750.00 Market value. \$6,960.00 11,740.00 16,900.00 21,300.00 9,200.00 14,250.00 2,850.00 2,850.00 10,000.00 11,218.75 18,400.00 10,000.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,268.00 1,268.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0,00 87 5,00 98 5,00 98 1,25 95 7,50 95 5,00 95 7,50 95 7,5	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  Market value. \$6,960.00 11,740.00 11,740.00 13,900.00 23,000.00 14,250.00 28,500.00 14,250.00 2,850.00  21,218.75 18,400.00 10,000.00 18,000.00 18,000.00 18,000.00 18,000.00 19,000.00 110,050.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 10,000.00  \$34,900.00   Book va  \$8,06 2,02 12,13 20,17 19,20 41,38 9,53 25,50 14,73 2,95	\$6,650.00 1,000.00 5,098.50 1,269.00 1,474.00 2,680.00 1,175.00 1,4,000.00 \$35,191.50  Company. Iue. Rate. 0.00 87 5.00 98 5.00 98 5.00 98 5.00 98 5.00 98 5.00 99 7.50 95 7.50 95 7.50 95 7.50 95 7.50 95 7.50 95 7.50 96 87	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  \$8,960.00  1,740.00  11,760.00  16,900.00  23,000.00  23,000.00  24,250.00  2,850.00  21,218.75  18,400.00  10,000.00  10,000.00  10,250.00  20,400.00  20,400.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock,  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 New York City, 3½%, 1956 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1938 Richmond, Va., 4%, 1938  RAILROAD BONDS:  Atchison, Topeka & Santa Fe, 4%, 1995 Atlantic Coast Line, 4%, 1955 Bing'ton, L'shire & Union (N. Y.) Street, 5%, Birmingham Ry. Light & Power Co., 4½%, Bridegoe & Eastern Illinois, 4%, 1955	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 1,500.00 2,000.00  \$34,900.00  Book va  \$8,66 2,02 12,13 20,17 19,20 41,38 20,17 24,40 19,25 1925, 10,15 1954, 18,24 10,37 24,40	\$6,650.00 1,000.00 5,098.50 1,268.00 1,268.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50 Company. lue. Rate. 0,00 87 5,00 98 5,00 98 1,25 95 7,50 92 0,00 95 1,25 95 1,2	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  Market value. \$6,960.00 11,740.00 11,740.00 13,900.00 23,000.00 14,250.00 28,500.00 12,21,218.75 18,400.00 10,250.00 20,400.00 20,400.00 20,400.00 20,400.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1983 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares So. New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 100 shares People's B'k & Tr. Co., Stock,  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 New York City, 3½%, 1956 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1938 Richmond, Va., 4%, 1938  RAILROAD BONDS:  Atchison, Topeka & Santa Fe, 4%, 1995 Atlantic Coast Line, 4%, 1955 Bing'ton, L'shire & Union (N. Y.) Street, 5%, Birmingham Ry. Light & Power Co., 4½%, Bridegoe & Eastern Illinois, 4%, 1955	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 1,500.00 2,000.00  \$34,900.00  Book va  \$8,66 2,02 12,13 20,17 19,20 41,38 20,17 24,40 19,25 1925, 10,15 1954, 18,24 10,37 24,40	\$6,650.00 1,000.00 5,098.50 1,269.00 1,2680.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50  company. lue. Rate. 0.00 87 5.00 98 5.00 98 5.00 98 5.00 99 5.00 99 5.00 99 7.50 95 7.50 95 7.50 95 7.50 95 7.50 96 7.50 97 87 88 87 88 87 88 87 88 88 88 88 88 88	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  Market value. \$6,960.00 1,740.00 16,900.00 23,000.00 23,000.00 24,250.00 2,850.00 24,400.00 10,000.00 20,000.00 21,000.00 20,000.00 20,000.00 21,4600.00 21,4600.00
Bends N. Y., N. H. & H. R. R. Co., 3½%,  1954  Bond International Silver Co., 6%, 1923 66 shares N. Y., N. H. & H. R. R. Stock Bonds N. Y., N. H. & H. R. R. 6%, 1948, 11 shares So. New England Tel. Co., Stock, 25 shares New England Tel. Co., Stock, 15 shares American Tel. & Tel. Co., Stock, 20 shares Western Union Tel. Co., Stock, 20 shares People's B'k & Tr. Co., Stock  Totals  Schedule D. Bonds and St  MUNICIPAL BONDS:  Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1933 Atlanta, Ga., 3½%, 1931 New Haven, Conn., 3½%, 1917 New York City, 3½%, 1954 Norfolk, Va., 4%, 1932 Norfolk, Va., 4%, 1936 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1938	Par value. Ms \$9,500.00 1,000.00 6,600.00 1,200.00 1,100.00 2,000.00 1,500.00 2,000.00 1,500.00 2,000.00  \$34,900.00  Book va  \$8,66 2,02 12,13 20,17 19,20 41,38 20,17 24,40 19,25 1925, 10,15 1954, 18,24 10,37 24,40	\$6,650.00 1,000.00 5,098.50 1,269.00 1,2680.00 1,474.00 2,680.00 1,175.00 14,000.00 \$35,191.50  company. lue. Rate. 0.00 87 5.00 98 5.00 98 5.00 98 5.00 99 5.00 99 5.00 99 7.50 95 7.50 95 7.50 95 7.50 95 7.50 96 7.50 97 87 88 87 88 87 88 87 88 88 88 88 88 88	\$10,500.00  2,250.00  5,000.00  7,000.00  \$24,750.00  Market value. \$6,960.00 1,740.00 11,760.00 21,900.00 23,000.00 23,000.00 24,250.00 28,500.00 10,000.00 10,250.00 20,400.00 20,400.00 20,000.00 72,562,50

	Book value.		Market value.
Conn. Ry. & Lighting, 4½%, 1951	9,250.00	92 ½ 75	9,250.00
Consolidated 4%, 1956	5,550.00 80,075.00	75 75	4,500.00 <b>22,50</b> 0.00
Danbury & Bethel (Conn.) Horse Ry., 5%, 1914	15,562.50	100	15,000.00
Erie, 4%, 1996	15,562.50 28,575.00 7,762.50	84	15,000.00 25,200.00 7,200.00
Kansas City. Ft. Scott & Memphis. 4%. 1936	91 197 KN	72 721/3 110	31,900.00
Kansas City, Ft. Scott & Memphis, 6%, 1928	4,630.00	110	4,400.00
Long Island, 4%, 1949	4,630.00 20,100.00 27,825.00 12,310.00 5,562.50 17,258.75	90	18.000.00
Meriden (Conn.) Horse, 5%, 1924	12.310.00	86 100 95	25,800.00 12,000.00 4,750.00 9,630.00
Milford, Holliston & Fra'gham, Mass. St., 5%, 1918	5,562.50	95	4,750.00
Minespoils & St. Louis, 4%, 1949	17,258.75	531/2 95	9,500.00
Missouri Pacific, 5%, 1920	20.467.50		
Missouri Pacific, 6%, 1920	11,750.00 8,792.50	105 1/2 76	10,550.00 3,800.00
Consolidated, 4%, 1954 Consolidated, 4%, 1956 Consolidated, 4%, 1956 Consolidated, 4%, 1956 Consolidated, 4%, 1956 Consolidated, 4%, 1996 Erie, 4%, 1996 Exansas City, Ft. Scott & Memphis, 4%, 1938 Long Island, 4%, 1949 Louisville & Nashville & Southern Joint, 4%, 1952 Meriden (Conn.) Horse, 5%, 1924 Milford, Holliston & Fra'gham, Mass. St., 5%, 1918 Minneapolis & St. Louis, 4%, 1949 Missouri Pacific, 5%, 1917 Missouri Pacific, 5%, 1920 Missouri Pacific, 5%, 1920 Missouri Pacific, 6%, 1920 Missouri Pacific, 1920 Miss	11,190.61	105%	10,575.00
New York, New Haven & Hartford	1 50		•
New York, New Haven & Hartford, 4%, 1955	8,277.50 87,062.50	80 86	8,800.00 <b>34,4</b> 00.00
Norfolk & Western, 4½%, 1938	8,075.00	103	3,090.00
Northern Pacific, 3%, 2047	8,075.00 21,962 50 20,000.00	86 103 65 100	19,500.00
Oregon Short Line 4% 1929	19,475.00	891/2	20,000.00 17,900.00
Peoria & Eastern, 4%, 1940	10,075.00 25,312.50	84	8,400.00
Reading Co. Jersey Central, 4%, 1951	25,312.50 46,593.75	84 92 % 76 ½ 91 80 % 102 %	23,187.50
Southern Pacific. 4%, 1949	32,490.00	91	33,760.00
Southern Railway, 4%, 1938	32,490.00 37,852.50 19,668.75	80%	38,250.00 33,760.00 32,300.00 20,525.00
Southern Railway, 5%, 1994	19,668.75 15,937.50	102% 73	20,525.00 14,600.00
Third Avenue (N. Y.), 4%, 1960	15,118.50	80 1/4 76 1/4 96 1/4 70	15,295.00
Third Avenue (N. Y.), 5%, 1960	17,100.00	76%	18,450.00
United Railways Co. of St. Louis, 4%, 1924	19,600.00 24,557.50 30,200.00	70	19,250.00 21,000.00
United Traction Co. of Albany, 41/2 %, 2004	30,200.00	721/2	21,000.00 27,750.00
New York, New Haven & Hartford, 4%, 1955 New York State, 4½%, 1962 Nerfolk & Western, 4½%, 1962 Norfolk & Western, 4½%, 1938 Northern Pacific, 6%, 1914 Oregon Short Line, 4%, 1929 Peoria & Eastern, 4%, 1940 Esading Co. Jersey Central, 4%, 1951 St. Louis, Iron Mt. & So., 4%, 1933 Southern Pacific, 4%, 1949 Southern Railway, 4%, 1938 Southern Railway, 5%, 1994 Southern Railway, 5%, 1994 Southern Railway, 4%, 1956 Third Avenue (N. Y.), 5%, 1960 Tri-City Railway & Light Co., 5%, 1923 United Railway & Co. of St. Louis, 4%, 1934 United Traction Co. of Albany, 4½%, 2004 Wabash River Traction Co., 5%, 1931	8,600.00	91	8,640.00
American Tel. & Tel., 44%, 1938  American Tel. & Tel., 44%, 1929  Bridgeport Hydraulic, 4%, 1925  Bullard Machine Tool Co., 69%, 1919  Central Leather Co., 5%, 1925  Chicago Tel. Co., 5%, 1925  Cons. Gas, Elec. Lt. & Pr. Co. of Balti., 44%, 1935, Cumberland Tel. & Tel. Co., 5%, 1937  Elmira Water, Light & Railroad, 5%, 1966  Gas & Electric Co. of Bergen County, 5%, 1954  Gas & Electric Co. of Bergen County, 5%, 1949  General Electric Co., 5%, 1952	7,100.00 38,521.25	97 86	6,887.00 35,260.00
Bridgeport Hydraulic, 4%, 1925	20,200.00	86 100 100	20,000.00
Bullard Machine Tool Co., 6%, 1919	12,000.00 12,000.00 82,706.25 15,500.00 17,437.50 29,375.00	100	12,000.00
Chicago Tel. Co., 5%, 1923	15.500.00	99 %	14.962.50
Cons. Gas, Elec. Lt. & Pr. Co. of Balti., 41/2 %, 1935,	17,437.50	861/4	12,000.00 34,125.00 14,962.50 17,300.00 28,950.00 9,300.00
Cumberland Tel. & Tel. Co., 5%, 1937	9,300.00	8678	28,950.00
Gas & Electric Co. of Bergen County, 5%, 1954	19,600.00	95	19,000.00
Gas & Electric Co. of Bergen County, 5%, 1949	19,600.00 5,100.00 8,977.50 28,575.00	98	4,900.00
General Rubber Co., 44, %, 1915	28.575.00	96%	29.025.00
Georgia Riectric Light Co., 5%, 1930	20,330.00	100	28,950.00 9,300.00 19,000.00 4,900.00 9,337.50 29,025.00 20,000.00 3,300.00
Hocking Valley Products Co., 5%, 1961	8,598.33 22 240 00	10814	3,300.00 22,785.00
International Steam Pump Co., 5%, 1929	22,240.00 9,200.00	1081/3 621/3 88	6,250.00
Kansas City Home Tel. Co., 5%, 1923	9,250.00 80,675.00 44,522.50	88	8,800.00
Michigan State Telephone, 5%, 1924	44.522.50	9814 994 994	29,550.00 44,606.25
Minneapolis General Electric Co., 5%, 1934	20.087.50	99 1/2	19,900.00
Mortgage Bond Co. of New York, 4%, 1966	17,000.00	90 108	17,100.00 10,300.00
New England Tel. & Tel., 5%, 1932	10,450.00 25,162.50 25,000.00 25,000.00	100 %	25,031.25
New Haven Hotel Co., 6%, 1916	25,000.00	100	25,031.25 25,000.00 25,000.00
New London Gas and Electric Co., 5%, 1933		100 100	15,000.00
New Milford Power Co., 5%, 1932	80,055.00	101	29 290 00
Gas & Electric Co. of Bergen County 5%, 1954 Gas & Electric Co. of Hergen County 5%, 1949 General Electric Co., 5%, 1952 General Rubber Co., 4½%, 1915 Georgia Riectric Light Co., 5%, 1930 Hocking Valley Products Co., 5%, 1930 Hocking Valley Products Co., 5%, 1961 International Silver Co., 6%, 1948 International Steam Pump Co., 5%, 1929 Kansas City Home Tel. Co., 5%, 1923 Laclede Gas Light Co. (St. Louis), 5%, 1934 Michigan State Telephone, 5%, 1924 Minneapolis General Electric Co., 5%, 1934 Minneapolis General Electric Co., 5%, 1984 Morigage Bond Co. of New York, 4%, 1966 Newark (N. J.) Consolidated Gas, 5%, 1948 New Haven Hotel Co., 6%, 1916 New Haven Hotel Co., 6%, 1916 New London Gas and Electric Co., 5%, 1983 New Haven Hotel Co., 6%, 1916 New London Gas and Electric Co., 5%, 1983 New Hork Gas, Elec. Lt., Heat & Power, 4%, 1949, New York Gas, Elec. Lt., Heat & Power, 5%, 1948, New York & Queens Elec. Lt. & Power, 5%, 1930, New York & Queens Elec. Lt. & Power, 5%, 1930, New York & Queens Elec. Lt. & Power, 5%, 1930, New York & Queens Elec. Lt. & Power, 5%, 1930, New York & Queens Elec. Lt. & Power, 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago), 5%, 1947, People's Gas Lt. & Coke Co. (Chicago	30,055.00 27,707.49 17,403.75 25,300.00	82 101%	24,600.00 17,297.50 25,250.00 28,500.00
New York & Queens Elec. Lt. & Power, 5%, 1930.	25,300.00	101	25,250.00
New York Tel., 4½%, 1989	28,401.20	95	28,500.00
Pacific Tel. & Tel. 5%, 1937	81,461.26 49,106.25	9612	48.250.00
People's Gas Lt. & Coke Co. (Chicago), 5%, 1947,	81,462.50 15,000.00 48,975.00 20,700.00	99 /3	28,500.00 81,155.00 48,250.00 29,700.00 15,000.00 49,062.50 20,000.00
Secor Typewriter Co., 6%, 1930	15,000.00 48 97K 00	100 9814	15,000.00 49 082 KA
Swift & Co., 5%, 1914	20,700.00	10078	20,000.00
Underwriters' Building Co., 5%, 1928	18,000.00	100	18,000.00

	Book value.	Rate.	Market value
United Fruit Co., 41/2 %, 1923	29.018.75	93	27,900.00
United Fruit Co., 41/2 %, 1925	9.600.00	93	9.800.00
United Illuminating Co., 4%, 1940	19,567.50	94	18.800.00
United States Rubber Co., 6%, 1918	20,500.00	101%	20,350.00
United States Steel, 5%, 1963 Western Electric Co., 5%, 1922	50.968.75	101 % 100 %	50,062.50
Western Electric Co., 5%, 1922	84,825.00	100	85,000.00
Western Tel. & Tel. Co., 5%, 1932	49,633.19	95	47.500.00
Western Union Tel., 5%, 1938	20,318.75	94	18,800.00
Western Union Tel., 4½%, 1950	45,784.99	87	42,630.00
Westinghouse Elec. & Mfg., 5%, 1931	19,587.50	89 74	17,975.00
RAILBOAD STOCKS: -			
100 shs. Cleveland, Cinn., Chicago & St. L., pref.	9,437.50	75	7.500.00
540 " Conn. Ry. & Lighting Co., com	40.424.50	66	85.640.00
747 " Conn. Ry. & Lighting Co., pref	60,207.00	70	52,290.00
120 " Delaware & Hudson Canal Co	14,213.25	158	18,860.00
230 " Illinois Central Railroad	23,974.60	108%	25.012.50
100 " Mobile & Ohio	9.175.00	777	7,700.00
25 " New York, New Haven & Hartford	3.125.00	77	1.925.00
200 "Norfolk & Western, pref	15,699.75	871/2	17.500.00
200 " Northern Railroad of New Jersey	19.300.00	82	16,400.00
100 " Third Avenue (N. Y.)	4.900.00	4274	4,287.50
100 " Twin City Rapid Transit Co., pref	15,657.50	180 7	13,000.00
	20,001.00	100	10,000.00
BANK STOCKS:			
100 shs. American Exchange Nat. Bank (N. Y.)	11,545.77	204	20,400.00
133 " First Nat. Bank, (New Haven)	18,088.00	185	24,605.00
150 " Merchants Nat. Bank (New Haven)	8,842.25	140	10,500.00
210 Mac. New Maten Dank (New Maten)	32,936.30	197	41,370.00
176 " Second Nat. Bank (New Haven)	82,879.50	200	85,200.00
Miscellaneous Stocks:			
355 shs. American Tel. & Tel. Co	45,831.90	123	43,665.00
100 " Cincinnati Gas & Electric Co	8,700.00	75	7,500.00
700 " Consolidated Gas Co. of New York	94,293.75	133	93,100.00
686 " Derby Gas Co	22,680.32	144	<b>24</b> ,696.00
5 "General Adjustment Bureau	250.00	100	250.00
50 " Hocking Valley Products Co., com	955.87	4	200.00
100 " Michigan State Telephone Co., pref	9,787.25	921/	9,250.00
1027 " New Haven Gas Light Co	82,535.50	164	42,107.00
114 " New Haven Gas Light Co	2,185.90	164	8,505.50
155 Ounawatic Water Fower Co	19,850.00	150	20,250.00
100 " Pacific Tel. & Tel. Co., pref	10,168.75	91 1/4	9,125.00
1450 Southern Man Diffigure 141. Co	147,622.23	184	191,620.00
	300.00	100	300.00
O Ulder writers parrage Co. or Man Tork	625.00	125	625.00
I Western Adjustment & Inspection Co	140.00	140	140.00
400 " Western Union Tel. Co	29,056.25	58%	23,500.00
Totals	\$2,981,484.07		\$2,919,959.25

# STANDARD FIRE INSURANCE COMPANY,

#### HARTFORD, CONN.

# Commenced Business, March 26, 1910.

M. L. HEWES, President.	H. B. Anthony, Secretary.		
-			
CAPITAL STOCK.			
Amount of capital paid up in cash	<b>\$500,000.00 \$1,201,580.46</b>		

#### INCOME.

Fire.

Gross prems. received during the year	\$852,409.13		
Deduct reinsurance,		•	
\$146,743.99 and return premiums,			
\$162,730.28	309,474.27		
Received for premiums		\$542,934.86	
Gross interest on bonds and divi-			
dends on stocks	<b>\$4</b> 2,507.79		
Gross interest on deposits	974.65		
Total gross interest		43,482.44	
Gross profit on sale or maturity of ledge	r assets, viz.:		
Bonds	· · · · · · · · · · · · · · · · · · ·	494.12	
Total income			586,911.42
Sum of both amounts			\$1,788,491.88

#### DISBURSEMENTS.

Gross amount paid policy-holders		
for losses (including \$28,738,89 occurring in previous years) \$294,979.91  Deduct amount received for salvage, \$2,810.09		
and for reins. in other companies, \$61,407.69		
Net amount paid policy-holders for losses	\$230,762.13	
Expenses of adjustment and settlement of losses	6,536.56	
Commissions or brokerage	117,015,49	
Allowances to local agencies for miscellaneous	•	
agency expenses	3,340.12	
Salaries, \$21,428.85, and expenses, \$18,793.98, of		
special and general agents	40,222.83	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	24,642.19	
Traveling expenses for home office	1,660.70	
Rents	2,583.80	
Advertising, \$1,166.38; printing and stationery,		
<b>\$6,495.4</b> 8	7,661.86	
Postage, telegrams, telephone, and express	5,185.45	
Legal expenses	604.47	
Furniture and fixtures	1,063.52	
Maps, including corrections	2,860.20	
Underwriters' boards and tariff associations	4,936.25	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	1,736.76	
Inspections and surveys	5,569.38	
State taxes on premiums	12,298.03	
Insurance-department licenses and fees	5,287.50	
Notarial fees	45.25	
Capital stock tax	6,500.00	
Safe deposit box	50.00	
Paid stockholders for interest or dividends (amount		
declared during the year)	40,000.00	
Total disbursements		520,562.49
Balance		\$1,267,929.39

STANDARD FIRE INSURANCE COMPANY.	71
LEDGER ASSETS. Book value of bonds, \$1,039,249.22, and stocks,	
\$91,254.00 (Schedule D) \$1,130,503.22	
Cash in company's office	
Deposits in trust companies and banks on interest 48,979.60	
Agents' balances, under three months due 87,202.83	
Agents' balances, over three months due 299.23	
Total ledger assets, as per balance	\$1,267,929.39
Non-ledger assets.	
Interest accrued on bonds	13,469.02
Maps, furniture and fixtures	10,000.00
Gross assets	\$1,291,398.41
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, and safes	
Agents' balances, representing business written	
prior to October 1, 1913 299.23	
Book value of bonds and stocks over market value	
(Schedule D)	
Total	69,655.85
Total admitted assets	\$1,221,742.56
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31 not reported	
Gross claims for losses resisted 2,550.00	
Total \$47,946.48	
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$39,311.14
Unearned premiums on fire risks	438,883.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,643.88
Estimated federal, state and other taxes hereafter payable	10,000.00
Total liabilities, except capital         \$500,000.00           Surplus over all liabilities         231,903.59	\$489,838.97
•	

Surplus as regards policy-holders .....

731,903.59

	RISKS AND PREMIT	лия, 1918.		
In force December 31, 1912	Fire.		Risks. \$79,693,021	Premiums. \$724,452.82
Written or renewed during t	he year	• • • • • • • •	87,778.498	852,409.18
Totals	rked off as termina	ted	\$167,466,514 59,810,567	\$1,576,861.95 592,576.16
In force at the end of t Deduct amount reinsured	he year 1913		\$108,155,947 21,125,504	\$984,285.79 198,959.93
Net amount in force De	cember 31, 1913		\$87,030,443	\$785,325.86
	JLATION OF FIRE RI			
Year. Written. Term.	Amount.	ross premiu charged.	ms Unearned.	Premiums unearned
1913 One year or less	\$85,040,824	\$349,086	.18 1-2	\$174,518.09
1912 Two years	117,372 39,771 9,958,380 11,913,589	1,433 885	.48 8 <del>-4</del>	358.27 251.61
1911 1912 Three years 1913	9,958,380	69,900 94,498	.84 1-6 .23 1-2	11,650.06 47,249.11
1912 Three years	18,756,729	146.848	.19 5–6	122,869.32 63.28
1910)	18,756,729 73,771 142,282 64,748	506 1,188	.19 5–6 .27 1–8 .76 8–8	63.28 <b>42</b> 5.1 <b>6</b>
1911   1912   Four years	64,748	548	.85 5–8	889.59
1918 ) 1909 )	04,334	1,008 0	.00 1–10	882.80 0.00
1910	1,614,696 2,876,347 8,055,251	17,682 24,713	.00 1-10 .70 3-10 .12 1-2	5,304.81
1911   Five years 1912	2,876,347 8.055.251	34.084	.19 7–10	12,356.56 23,823.93 39,291.36
1913)	8,812,349	48,657	.07 9-10	89,291.86
Totals	\$87,030,443	\$785,825	.86	\$488,888.95
G Largest gross aggregate an	ENERAL INTERRO	OGATORIES	sard located	
Largest gross aggregate ar anywhere in the United reinsurance, whether the	States, without any	deduction	whatever for	
reinsurance, whether the	same be in admitte	or non-a	Answer	\$75,000.00
panies?	ny's stock owned	by the dire	ctors at par	59,500.00
Total amount loaned to direct	ctors or other officer	78 ?	Answer	None.
Total amount loaned to stoc	kholders not officers	?	Answer	None.
any other insurance comp	any?		Answer	None.
Is a majority of the capital	stock of this comp any other corporation	nny owned n?	or controlled,	No.
Total amount of the comps value?	d policies issued by	any other	company, and	No.
				Fire.
George eleka weltten	BURINBER IN CONNEC		,,	\$2,595,811.00
Gross risks written Less \$462,667.00 risks car panies authorized in	nceled, and \$447,471 Connecticut	3.00 reinsur	ance in com-	910,142.00
Not ricks written				\$1,685,669.00
Gross premiums on risks wi	itten			\$18,079.19
Gross premiums on risks wr Less \$2,501.63 return premance in companies au	niums, and \$3,456.8 thorized in Connecti	O premiume cut	for remaur-	5,958.43
Net premiums received				\$12,120.76
Losses paid	ured in companies a	uthorized i	Connecticut	\$8,469.24 1,604.66
Net lorger paid				\$6,864.58
Losses incurred Less losses on risks reins	ured in companies a	uthorized i	n Connecticut	\$8,624.24 1,628.16
Net losses incurred				\$6,996.08
		<del></del>		
Schedule D.	Bonds and Stocks	owned by t	he Company.	
A Margara	AT BONDS'	Book	value. Rate.	Market value. \$10,200.00
Atlanta, Ga., 4½%, 1981 Chicago, Ill., 4%, 1920 Hartford. Conn., 3½%, 1951 Maryland State, 4%, 1927 Massachusetts State, 3½%,		\$10,	450.00 102 950.00 99	19.800.00
Unicago, III., 4%, 1920 Hartford, Conn., 81/2%, 1950	5	47,	950.00 99 000.00 90 000.00 100	45,000.00 25,000.00
Maryland State, 4%, 1927	1944	25,	000.00 100 790.45 92	28,000.00
Massachusetts Duace, 572 70,	TORK			

	Book value.	Rate.	Market value.
New Britain, Conn., 4%, 1932  New Canaan, Conn., 4%, 1939  New London, Conn., 4%, 1927  New Rochelle, N. Y., 4½%, 1922  New Rochelle, N. Y., 4½%, 1927  New Rochelle, N. Y., 4½%, 1928  New Rochelle, N. Y., 4½%, 1928  New Rochelle, N. Y., 4½%, 1930  New Rochelle, N. Y., 4½%, 1931  New Rochelle, N. Y., 4½%, 1931  New Rochelle, N. Y., 4½%, 1931  New Rochelle, N. Y., 4½%, 1932  New York, N. Y., 4%, 1956  Norwich, Conn., 4%, 1936  St. Louis, Mo., 4%, 1936  St. Louis, Mo., 4%, 1929  Schenectady, N. Y., 4%, 1944  Teronto, Canada, 4%, 1944  Teronto, Canada, 4%, 1948  Cuica, N. Y., 4½%, 1915-18  Vancouver, B. C., 4½%, 1928  Waterbury, Conn., 3½%, 1924  Yenkers, N. Y., 4½%, 1917-25  RAILBOAD BONDS:—	10.100.00	97	9.700.00
New Canaan, Conn., 4%, 1939	10,100.00 25,187.50 10,000.00	97	9,700.00 24,250.00 9,800.00
New London, Conn., 4%, 1927	10,000.00	98	9,800.00
New Rochelle, N. 1., 4½ %, 1922	4,041.64	102 102	4,080.00
New Rochelle, N. V., 416 %, 1928	1,015.09 1,015.90	102	1,020.00 1,020.00
New Rochelle, N. Y., 41/4 %, 1929	1.016.78	102	1,020.00
New Rochelle, N. Y., 41/2 %, 1930	1,016.73 1,017.45	102	1.020.00
New Rochelle, N. Y., 41/2 %, 1931	1,018.15	102	1,020.00
New Mochelle, N. 1., 4 1/2 %, 1922	1,010.41 49,906.25	102 95	1,020.00
Nerwich Conn. 4% 1931	5,000.00	98	47,500.00 4,900.00
Pertland, Ore., 4%, 1936	9,617.00	96	9,600.00
St. Louis, Mo., 4%, 1929	25,406.25	100	
Schenectady, N. Y., 4%, 1929	10,000.00	98 97	9,800.00
Tampto Canada 4% 1948	10,000.00 15,800.00 21,841.60	88	14,550.00 21,841.60
Tites. N. Y., 41/4 %, 1915-18	10,166.30	102	10,200.00
Vancouver, B. C., 4½ %, 1928	9,387.50	04	9 400 00
Waterbury, Conn., 31/2 %, 1924	9,523.00	95 102	9,500.00
Tenkers, N. Y., 41/2 %, 1917-25	25,998.00	102	25,500.00
RAILBOAD BONDS: -	44488 **		40 500 55
Atlantic Coast Line, 4%, 1962	14,175.00 9,587.50	90 93	13,500.00 9,300.00
Boston & Albany	8,001.00	73	8,800.00
Boston & Maine, 4%, 1926	14,793.75	85	12,750.00
Boston & New York Air Line, 4%, 1955	10,100.00	90	12,750.00 9,000.00
Central Pacific, 4%, 1949	14,612.50	93	13,950.00 18,800.00
Chicago, Mil. & St. Paul, 4%, 1989	20,050.00	9 <u>4</u> 82	16,400.00
Chicago & Northwestern, 5%, 1929	10,775.00	106	10,600.00
Chicago, Rock Island & Pac., 4%, 1988	14,718.75	85	10,600.00 12,750.00 15,750.00
Chicago, St. Louis & New Orleans, 5%, 1951	17,825.00 10,775.00 14,718.75 17,792.50	82 106 85 105 84 85 96	15,750.00
Clara Cin Chicago & St Louis 4%, 1902	18,950.00	85 85	12,600.00 12,750.00
Cleveland Short Line, 41/4%, 1961	14,400.00 14,287.50 14,887.50	96	14.400.00
Illinois Central, 4%, 1955	14,887.50	91	14,400.00 13,650.00
Lake Shore & Mich. Southern, 4%, 1931	18,625.00 28,587.50	90	18,000.00
Long Teland Roy 1984	16 181 25	90 109 101 94 107 87 96 105 114	27,250.00 15 150.00
Louisville & Nashville, 4%, 1940	16,181.25 24,237.50 11,662.50	94	15,150.00 23,500.00 10,700.00
Morgan's La. & Texas R. R. & S. S. Co., 7%, 1918	11,662.50	107	10,700.00
New London Northern, 4%, 1940	19,850.00	87	17,400.00
N V Lack & Western 5% 1923	14,306.25 7,551.25 40,350.00	105	14,400.00 7,350.00 84,200.00 7,700.00
N. Y., New Haven & Hartford, 6%, 1948	40,350.00	114	84,200.00
N. Y., New Haven & Hartford, 4%. 1947	9,600.00	77	7,700.00
N. Y., Ontario & Western, 4%, 1955	9,212.50 13,971.25		
Northern Pag Ct Northern 4%, 1939	23 987 50	94	13,160.00 24,000.00
Oregon Short Line, 5%, 1946	22,675.00	96 107	21.400.00
Pennsylvania Co.'s Trust Certificates, 31/2 %, 1942	23,987.50 22,675.00 9,050.00	85	8,500.00
Pennsylvania Gen. Freight Equipment	24,325.00	99	94 750 00
Petershurg 8% 1926	24,325.00	110	22,750.00
Pitts, Cin., Chicago & St. Louis, 41/4 %. 1963	24,100.00 15,181.25	101	24,750.00 22,000.00 15,150.00
Richmond & Petersburg, 41/2%, 1940	5,206.25	101	5,050.00
St. Paul & Duluth, 4%, 1968	9,650.00	85 91	8,500.00
Union Pacific 4%, 1990	9,575.00 14,681.25 19,500.00	96	9,100.00 14,400.00 18,800.00
Vandalia, 4%, 1957	19,500.00	94	18,800.00
Vermont Valley, 41/2 %, 1940	26,250.00	94	28,500.00
Wabash, 5%, 1939	11,112.50 25,156.25	108	19,300.00
Washington Terminal, 4%, 1945	20,156.25	90	22,500.00
Waterbury, Conn., 3½%, 1924 Yeakers, N. Y., 4½%, 1917-25  RAHLEOAD BONDS:—  Atlantic Coast Line, 4%, 1952 Boston & Albany Boston & Maine, 4%, 1926 Boston & Maine, 4%, 1926 Boston & New York Air Line, 4%, 1955 Cantral Pacific, 4%, 1949 Chicago, Mil. & St. Paul, 4%, 1989 Chicago, Mil. & St. Paul, 4%, 1989 Chicago, Rock Island & Pac., 4%, 1988 Chicago, Rock Island & Pac., 4%, 1988 Chicago, Rock Island & Pac., 4%, 1988 Chicago & Wosteren Indians, 4%, 1952 Clave, Cin., Chicago & St. Louis, 4%, 1990 Clave, Cin., Chicago & St. Louis, 4%, 1990 Clave, Cin., Chicago & St. Louis, 4%, 1990 Clave, Cin., Chicago & St. Louis, 4%, 1991 Illiasis Central, 4%, 1955 Lake Shore & Mich. Southern, 4%, 1941 Long Island, 5%, 1934 Louisville & Nashville, 4%, 1940 Morgan's La. & Texas R. & S. S. Co., 7%, 1918 New London Northern, 4%, 1940 New York Connection, 4½%, 1953 N. Y. Lack. & Western, 5%, 1923 N. Y. New Haven & Hartford, 6%, 1948 N. Y. New Haven & Hartford, 6%, 1948 N. Y. New Haven & Hartford, 6%, 1947 N. Y. Ontario & Western, 4%, 1955 N. Y. Phila, & Norfolk, 4%, 1939 Northern PacGt. Northern, 4%, 1921 Oregon Short Line, 5%, 1946 Pennsylvania Co.'s Trust Certificates, 3½%, 1942 Pennsylvania Gen. Freight Equipment Pennsylvania Gen. Freight Equipment Pennsylvania, 3½%, 1915 Petersburg, 6%, 1926 Pitts, Cin., Chicago & St. Louis, 4½%, 1963 Richmond & Petersburg, 4½%, 1940 St. Paul & Duluth, 4%, 1968 Southern Pacific, 4%, 1955 Union Pacific, 4%, 1939 Washington Terminal, 4%, 1945 Miscrillandous Bonds:— The Mortgage Bond Co. of New York, 5%, 1932	10,000.00	100	10 000 00
The Mongage Bond Co. of New 10rk, 5%, 1952	10,000.00	100	10,000.00
RAILEOAD STOCKS:—  100 shs. Cayuga & Susquehanna  300 " Delaware  100 " Hilinois Central Leased Line  100 " N. Y., Lack & Western  60 " Oswego & Syracuse  164 " United New Jersey R. R. & Canal Co.	6 600 00	200	6,000.00
200 sus, Cayuga & Dusquellalila	6,690.00 14,625.00	200 185	13,875.00
100 " Illinois Central Leased Line	10,000.00	88	8,800.00
100 " N. Y., Lack. & Western	14.625.00 10,000.00 12,500.00	120	12,000.00
60 " Oswego & Syracuse	6,658.00	205	6,150.00
	40,481.00	280	87,720.00
MISCELLANEOUS STOCKS: —	100.00	100	100.00
1 sh. Pacific Coast Adjust. Co., San Fran., Cal. 1 "Western Adjustment Co	100.00 200.00	100 200	100.00 200.00
•			
Totals	\$1,130,50 <b>3</b> .22		\$1,071,146.60

# MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE
31st DAY OF DECEMBER, 1913

LUMAN H. HUBBELL, Secretary.

# DANBURY MUTUAL FIRE INSURANCE COMPANY,

#### DANBURY, CONN.

# Commenced Business, 1850.

JOHN H. FANTON, President.

•			, sociousiy.
			•
BALANCE	SHEET.		
Amount of ledger assets December 31, 19	)12	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 45,366.48
INCO	ME.		
	Fire.		
Gross prems. received during the year	<b>\$</b> 4,224.02		
Deduct return premiums	229.01		
Received for premiums		<b>\$3,</b> 995.01	
Gross interest on mortgage loans	\$675.00	40,000.01	
Gross interest on bonds and divi-	• • • • • • • • • • • • • • • • • • • •		
dends on stocks	1,018.00		
Gross interest on deposits	435.50		
Total gross interest		2,128.50	
Safe sold		2.00	
Total income	• • • • • • • • • • • • • • • • • • • •	•••••	6,125.51
Sum of both amounts			\$51,491.99
DISBURS	EMENTS.		
Gross amount paid policy-holders for le	osses	\$2,474.79	
Expenses of adjustment and settlement of		21.50	
Commissions or brokerage		799.00	
Salaries, fees, and all other charges			
directors, trustees, and home-office em	•	100.00	
Rents	- ·	25.00	
Advertising, \$19.50; printing and station	ery, \$22.50	42.00	
Postage, telegrams, telephone, and expre		3.04	
State taxes on premiums	•••••	127.50	

Ingurance department 1	somes and fore		10.00	•
	censes and fees		10.00 92.25	
Total disbursements	3		• • • • • • • • • • • • • • • • • • • •	3,695.08
Balance	• • • • • • • • • • • • • • • • • • • •	•••••	•••••	\$47,796.91
	LEDGER ASSET	8.		
Mortgage loans on real	estate	\$1	4,000.00	
Book value of bonds	, \$18,600.00, and stoo	ks,		
\$1,400.00 (Schedule I	O)		0,000.00	
Deposits in trust compa	nies and banks on inter	est 1	3,103.28	
Agents' balances, under	three months due	• • •	693.63	
Total ledger assets.	as per balance			. \$47,796.91
,	-			<b>,,</b>
	non-ledger asset		ccrued.	
Interest on mortgages.			\$577.50	
Interest on bonds			260.00	
Total interest accr	ued		• • • • • •	837.50
Market value of bonds a	nd stocks over book valu	e (Schedu	le D)	515.00
Total admitted asse	ets			\$49,149.41
	LIABILITIES.			
Unearned premiums on	fire risks			\$4,796.73
Surplus over all liabili				44,352.68
Total				\$49,149.41
	RISKS AND PREMIUMS,	1019		
	Fire.		Risks.	Premiums.
In force December 31, 19 Written or renewed during			L,316,007	\$7,912.18
Written or renewed during	the year	· · · · <u> </u>	631,913	4,224.02
Totals Deduct those expired and r	narked off as terminated .	\$: 	1,947,920 565,39 <b>5</b>	\$12,136.20 3,408.10
In force at the end of	the year 1913	\$1	L,382. <b>525</b>	\$8,728.10
RECAPI	TULATION OF FIRE RISKS	ND PREMIU	MS.	
Year. Written. Term.		premiums arged. U	nearned.	Premiums unearned.
1913 One year or less	\$82,100	\$566.10	1-2	\$283.05
1911 1912 1913 Three years	893,487 864,340	2,298.67 2,168.27	1-6 1-2	383.11 1,08 <b>4</b> .13
	581.098	3,556.81	5-6	2,964.01
1909   1912   Five years	2,000 2,000 7,500	45.00 30.00	1-10 7-10	4.50 21.00
1913	7,500	30.00 6 <b>3.2</b> 5	9-10	56.98
Totals	\$1,382,525	\$8,728.10		\$4,796.78

GENERAL INTERROGAT	ORIES.		
Largest gross aggregate amount insured in any anywhere in the United States, without any deductionsurance, whether the same be in admitted or	ction whateven non-admitted	er for com-	** ***
panies? Total amount loaned to directors or other officers?			<b>\$3,838.00</b> None.
on deposit notes or contingent premiums? Percentage of cash premiums returned during the year		nswer	None.
as dividends or profits?			None. None.
BUSINESS IN CONMECTICUT, 1913.			Fire.
Gross risks written Less \$0.00 risks canceled, and \$0.00 reinsure			\$631,918.00
authorized in Connecticut	THE IT COM	hanses -	0.00
Net risks written			\$681.913.00
Gross premiums on risks written			\$4,224.02
in companies authorized in Connecticut	• • • • • • • • • • • •		229.01
Net premiums received			\$8,995.01
Less losses on risks reinsured in companies author	rised in Conn	ecticut	\$2,474.79 0.00
Net losses paid		<del>-</del>	\$2,474.79
Less losses on risks reinsured in companies author	rized in Conn	ecticut	\$2,474.79 0.00
Net losses incurred	• • • • • • • • • • • • • • • • • • • •		\$2,474.79
Schedule D. Bonds and Stocks owne RATLEGAD BONDS:—	— d by the Com Book value.		farket value.
Atlantic Coast Line, 4%, 1952	\$5.000.00	90%	\$4.537.50
Central of Georgia, 5%, 1945	5,000.00	1031	5.175.00
Louisville & Nashville, 6%, 1919	2,000.00	108	2,160.00
Lotieville & Nashville, 5%, 1937	2,000.00	104	2,080.00
MISCELLANEOUS BONDS: -			
Westinghouse Electric Manufacturing Company 5%, 1931	4,600.00	89 1/4	4,462.50
BANK STOCKS:			
14 shs. Danbury National	1,400.00	150	2,100.00
Totals	\$20,000.00		\$20,515.00

#### THE FARMERS' MUTUAL FIRE INSURANCE COMPANY OF SUFFIELD.

#### SUFFIELD, CONN.

### Commenced Business, 1854.

FREDERICK B. HATHEWAY, President.	W. E. BURBANK,	Secretary.
BALANCE SHEET	1.	
Amount of ledger assets December 31, 1912	• • • • • • • • • • • • • • • • • • • •	\$1,209.44
INCOME.		
Fire.		
Gross prems. received during the year \$3,116.8	39	
Deduct return premiums 4.3	14	
Received for premiums		
Gross interest on deposits	44.88	
Total income		3,157.43
Sum of both amounts		\$4,366.87
DISBURSEMENTS	•	
Gross amount paid policy-holders for losses	\$3,300.00	
Expenses of adjustment and settlement of losses .		
Expenses of special agents		
Salaries, fees, and all other charges of officer directors, trustees, and home-office employees		
Printing and stationery		
Postage, telegrams, telephone, and express		
Legal expenses		
State taxes on premiums		
Insurance-department licenses and fees		
Total disbursements	•••••	3,629.97
Balance		\$736.90

FARMERS 1	MUTUAL FIRE INSUR	ANCE	COMPANY.	81
	LEDGER ASSETS			
		-		
Cash in company's office			<b>\$77.04</b>	
Deposits in trust compan	ies and banks not on i	n-		
terest			3.00	
Deposits in trust compan			76.06	
			•	
Premiums due			85.20	
Assessments due	• • • • • • • • • • • • • • • • • • • •	• •	495.60	
Total ledger assets, a	s per balance			<b>\$</b> 736.90
Total admitted ass	ets	• • • • • •	···········	\$736.90
	LIABILITIES.			
Unearned premiums on fi	re risks			<b>\$</b> 3,333.11
Total liabilities eves	pt surplus		-	\$3,333.11
· · · · · · · · · · · · · · · · ·	•		<b>\$</b> 2,596.21	40,000.11
Deficit		• •	φ2,08U.21	
	<b></b>			
	RISKS AND PREMIUMS, 1	913.	Risks.	Premiums.
In force December 91 101	Fire.			
In force December 31, 191 Written or renewed during	the year		\$257,485 58,290	\$1,497.77 8,116.89
Totals			\$315,775	\$4,614.66
Deduct those expired and ma	rked off as terminated		45,520	265.63
In force at the end of t	he year 1913		\$270,255	\$4,349.08
RECAPIT	ULATION OF FIRE RISKS A	ND PREI	aums.	
Year.		premiu	ns	Premiums
Written. Term.	Amount.	charged	. Unearned.	unearned.
1911   Three years	\$2,000	\$12.00 4.6		\$2.00 3.90
1909	1,300 39,200	249.81	1-19	24.98
1910	40.575	242.93	2 8–10 l 1–2	72.87
1911 Five years 1912	74,025 54,865	405.83 819.43		202.90 223.59
1913	58,290	8,114.8		2,802.87
Totals	\$270,255	4,349.0	3	\$3,333.11
	GENERAL INTERROGATO			
Largest gross aggregate a anywhere in the United reinsurance, whether the	mount insured in any o	ne haza	ird located	
reinsurance, whether the	same be in admitted or	Bon-edn	itted com-	
		TOT - W/I		
panies?			Answer	\$2,500.00
Total amount loaned to directly amount of assessments	ectors or other officers?	during	Answer Answer the year on	\$2,500.00 None.
Total amount loaned to directly amount of assessments	ectors or other officers?	during	Answer Answer the year on	\$2,500.00 None. 2,802.41
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu	ctors or other officers? laid or ordered to be laid t premiums?	during	AnswerAnswer the year onAnswer n expiring	None. 2,802.41
Total amount loaned to directly amount of assessments	ctors or other officers? laid or ordered to be laid t premiums?	during	AnswerAnswer the year onAnswer n expiring	None.
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date	during year o	AnswerAnswer the year onAnswer n expiring	None. 2,802.41 None. None.
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash Gross risks written	ctors or other officers? laid or ordered to be laid t premiums? ums returned during the premiums returned to date BUSINESS IN CONNECTICUT.	during year o	AnswerAnswer the year onAnswer n expiringAnswerAnswer	None. 2,802.41 None
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premit policies? Average percentage of cash  Gross riaks written Lees \$0.00 risks canceled,	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT. and \$0.00 reinsurance in co	during year of the desired the desired terms of the	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswer	None. 2,802.41 None. None. Fire. \$58,290.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT. and \$0.00 reinsurance in co	during year of the desired terms of the desired ter	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswer	None. 2,802.41 None. None. Fire. \$58,290.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premit policies? Average percentage of cash  Gross riaks written Less \$0.00 risks canceled, in Connecticut  Net risks written	ctors or other officers? laid or ordered to be laid t premiums? ums returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co	during year of ?	Answer the year on Answer on expiring Answer Answer Answer Answer	None. 2,808.41 None. None. Fire. \$58,290.00 0.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premit policies? Average percentage of cash  Gross riaks written Less \$0.00 risks canceled, in Connecticut  Net risks written	ctors or other officers? laid or ordered to be laid t premiums? ums returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co	during year of ?	Answer the year on Answer on expiring Answer Answer Answer Answer	None. 2,802.41 None. None. Fire. \$58,290.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premit policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut  Net risks written Gross premitums on risks wr Less \$0.00 return premituses	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co	during year of	Answer Answer the year on Answer n expiring Answer Answer Answer authorized	None. 2,808.41 None. None. Fire. \$58,290.00 0.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut  Net risks written Gross premiums on risks wr Less \$0.00 return premiu companies authorized	ctors or other officers? laid or ordered to be laid t premiums?  uns returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co  titen uns, and \$0.00 premiums in Connecticut	during year of ?	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswerAnswer	None. 2,808.41 None. None. Fire. \$58,290.00 0.00 \$58,290.00 \$16.32 0.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut  Net risks written Gross premiums on risks wr Less \$0.00 return premiu companies authorized  Net premiums received Losses paid	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co itten uns, and \$0.00 premiums in Connecticut	during year of the	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswer	None. 2,808.41 None. None. Fire. \$58,290.00 0.00 \$58,290.00 \$316.32 0.00 \$336.32
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut  Net risks written  Gross premiums on risks wr Less \$0.00 return premiu companies authorized  Net premiums received Losses paid Losses incurred	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co itten uns, and \$0.00 premiums in Connecticut	during year of the	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswer	None. 2,808.41 None. None. Fire. \$58,290.00 0.00 \$58,290.00 \$16.32 0.00
panies? Total amount loaned to dire Total amount of assessments deposit notes or contingen Percentage of cash premiu policies? Average percentage of cash  Gross risks written Less \$0.00 risks canceled, in Connecticut  Net risks written Gross premiums on risks wr Less \$0.00 return premiu companies authorized  Net premiums received Losses paid	ctors or other officers? laid or ordered to be laid t premiums? uns returned during the premiums returned to date BUSINESS IN CONNECTICUT, and \$0.00 reinsurance in co itten uns, and \$0.00 premiums in Connecticut	during year of the	AnswerAnswer the year onAnswer n expiringAnswerAnswerAnswer	None. 2,808.41 None. None. Fire. \$58,290.00 0.00 \$58,290.00 \$316.32 0.00 \$336.32

### FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY,

#### FARMINGTON, CONN.

### Commenced Business, January, 1854.

EDWARD H. DEMING, President.	HERVEY L. CRANDALL, Secretary.
BALANCE SHE	<b>ድጥ</b>
Amount of ledger assets December 31, 1912	
,	• •
INCOME.	
Gross premiums received during the year	*109.00
Gross interest on mortgage loans \$12	
Gross interest on bonds	
Gross interest on deposits 13	3.46
Total gross interest	410.96
Total income	519.96
Sum of both amounts	*10,050.96
DISBURSEMENT	rg
Gross amount paid policy-holders for losses Salaries of special agents	•
Salaries, fees, and all other charges of office	•
directors, trustees, and home-office employees.	
Postage, telegrams, telephone, and express	
State taxes on premiums	
Insurance-department licenses and fees	
Insurance-department licenses and fees  Total disbursements	10.00

	LEDGER ASSETS	<b>.</b>		
Mortgage loans on real	estate	:	\$3,300.00	
Book value of bonds (Sci			3,000.00	
Deposits in trust compan			3,626.53	
	nes and bunns on more		0,020.00	
Total ledger assets,	as per balance	• • • • • • • • • • • • • • • • • • • •	• • • • • • • •	\$9,926.53
	NON-LEDGER ASSETS	-		
Totament and manufacture			Accrued.	
Interest on mortgages			\$60.00	
Interest on bonds			37.50	
Interest on bank deposit	8	• •	71.12	
Total interest accru	ed			168.62
Gross asseta			<del>-</del>	\$10,095.15
				<b>410,000.10</b>
;	DEDUCT ASSETS NOT ADM	ITTED.		
Book value of bonds over	r market value (Schedu	le D)		280.00
			-	<del></del>
Total admitted asset	ta	• • • • • • •	• • • • • •	<b>\$9</b> ,815.15
	LIABILITIES.			
Unearned premiums on fi		• • • • • • •		\$111.28
Total liabilities, exce	ept surplus			\$111.28
Surplus over all liabilit	ies			9,703.87
Total	••••••	• • • • • • •	•••••	<b>\$</b> 9,815.15
	RISKS AND PREMIUMS, 1 Fire.	913.	Risks.	Premiums.
In force December 31, 1912	·		\$34,250	\$311.19
Written or renewed during	the year	• • • • • • • • • • • • • • • • • • • •	14,400	109.00
Totals	arked off as terminated		\$48,650 15,100	\$420.19 122.90
In force at the end of	the year 1913		\$33,550	\$297.29
RECAPIT	ULATION OF FIRE RISKS A	ND PREMI	TUMS.	
Year. Written. Term.	Amount.	ss premiu charged.		Premiums unearned.
1010 0	\$2,200	\$43.20	1-2	\$21 60
1911 ]	18.150	180.29	1-6	30.05
1913 One year or less 1911 1912 Three years 1913	1,000 10,200	8.00 53.80	1-2 5-6 9-10	4.00 44.83
1913 Five years	2,000	12.00	9–10	10.80
Totals	<b>\$</b> 33,550	\$297.29		\$111.28
	GENERAL INTERROGATO			
largest gross aggregate a anywhere in the United reference, whether the	mount insured in any o States, without any deduc same be in admitted or	ne hazar ction who	d located stever for tted com-	
nontre ?	DO 111 BUILLING UI			
Panies?	<i></i>	• • • • • • • •	Answer Answer	<b>\$2</b> ,000.00 None.

### 84 FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY.

Total amount of assessments laid or ordered to be laid during the y on deposit notes or contingent premiums?	ioer ring wer	None. None. None.
Business in Connecticut, 1918.		Fire.
Gross risks written		\$14,400.00
ized in Connecticut		0.00
Net risks written		\$14,400.00
Gross premiums on risks written		\$109.00
Less \$0.00 return premiums, and \$0.00 premiums for reinsurance companies authorized in Connecticut		0.00
Net premiums received		. \$109.00
Losses paid	:::	\$53.00 \$53.00
Schedule D. Bonds owned by the Company.           RAILBOAD BONDS:         Book value.         R           Keokuk & Des Moines, 5%, 1923         \$1,000.00           Virginia & Southwestern, 5%, 1958         2,000.00	ate. 92 90	Market value. \$920.00 1,800.00
Totals \$3,000.00		\$2,720.00

# THE GUILFORD MUTUAL FIRE INSURANCE COMPANY,

#### GUILFORD, CONN.

#### Commenced Business, June 2, 1903.

ROBERT H. NORTON, President.	F. H. Roll	r, Secretary.
BALANCE SHEET.		
Amount of ledger assets December 31, 1912	••••••	\$4,502.25
INCOME.		
Gross premiums received during the year  Gross interest on mortgage loans \$180.00  Gross interest on deposits 4.51  Gross interest on personal loan 50.00	<b>\$</b> 573.30	
Total gross interest	284.51	
Total income		807.81
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	\$5,310.06
DISBURSEMENTS.		
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	\$82.50	
Advertising	14.05	
Postage, telegrams, telephone, and express	4.75	
State taxes on premiums	11.26	
Insurance-department licenses and fees	10.00	
Dividends to policy-holders	227.12	
Total disbursements		349.68
Balance		\$4,960.38
LEDGER ASSETS.		
Mortgage loans on real estate	\$3,500.00	
Cash in company's office	5.00	
Deposits in trust companies and banks on interest	455.38	
Personal loan	1,000.00	
Total ledger assets, as per balance		\$4,960.38

#### NON-LEDGER ASSETS.

DEDUCT ASSETS NOT ADMITTED.		accrued on mo	rtgages	• • • • • • • • • • • • • • • • • • • •	• • • • • • • •	76.82
Total admitted assets   \$4,037.20	Gross	assets		• • • • • • • • • • • • • • • • • • • •	•••••	\$5,037.20
Total admitted assets   \$4,037.20			DEDUCT ASSETS NOT	ADMITTED.		
LIABILITIES.   \$413.86	Loans on	personal secur				1,000.00
Total liabilities, except surplus   \$413.86	Tot	al admitted a	ssets	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 4,037.20
Total liabilities, except surplus.   \$413.86			LIABILITIES	<b>.</b>		
Total   RISKS AND PREMIUMS, 1913.   Fire.   RISKS.   Premiums.	Unearned	premiums on	fire risks			<b>\$4</b> 13.86
RISKS AND PREMIUMS, 1913.   Premiums.						\$413.86
RISKS AND PREMIUMS, 1913.   Premiums.	Surplus o	over all liabili	ties			3,623.34
Fire.   Risks.   Premiums.   \$85,200   \$317.35   \$317.35   \$31,390.65   \$317.35   \$31,390.65   \$31,390.65   \$31,390.65   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$488.30   \$32,900   \$32	Total	• • • • • • • • • • • • • • • • • • • •	•••••			\$4,037.20
In force December 31, 1912			RISKS AND PREMIUM	s, 1913.		
Totals						
Net amount in force December 31, 1913	In force D Written or	ecember 31, 191 renewed during	the year		\$85,200 36,400	
Tear. Written. Term. Amount. charged. Unearned. 1913 One year or less \$28,500 \$517.50 1-2 \$258.75 1911 24,050 167.75 1-6 27.96 1912 Three years 28,250 161.30 1-2 80.65 1913 \$88,700 \$902.85 \$413.86  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?	Totals Deduct the	se expired and	marked off as terminate	 ed	\$121,600 32,900	\$1,390.65 488.30
Year	Net a	mount in force l	December 31, 1913		\$88,700	\$902.35
Year		RECADI		_		
1913   24,050   167.75   1-2   \$258.75     1911   24,050   167.75   1-6   27.96     1912   Three years   28,250   161.30   1-2   80.65     1913   3,900   55.80   5-6   46.50     Totals   \$88,700   \$902.85   \$413.86      GENERAL INTERROGATORIES.				O AND DEGRA	TTME	
1911   1912   Three years	Year.		Gr	es premiums		
Totals \$88,700 \$902.85 \$413.86  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 50 per cent; three years, 50 per cent.  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  Less \$0.00 return premiums; and \$0.00 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  Net premiums received  S573.30  Losses paid	Written.	Term.	Amount.	es premiums charged.	Unearned.	unearned.
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?	Written. 1913 One	Term. year or less	Gre Amount. \$26,500	charged. \$517.50	Unearned. 1–2	unearned. \$258.75
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?	Written. 1913 One 1911   1912   Thre	Term. year or less	Amount. \$26,500 24,050 28,250	charged. \$517.50 167.75 161.30	Unearned. 1-2 1-6 1-2	unearned. \$258.75 27.96 80.65
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?  Total amount loaned to directors or other officers?  Answer Total amount of assessments laid or ordered to be laid during the year on deporit notes or contingent premiums?  Answer Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 50 per cent; three years, 50 per cent.  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  Safa,400.00  Net risks written  Less \$0.00 return premiums; and \$0.00 premiums for reinsurance in companies authorized in Connecticut  Note premiums received  Safa,400.00  \$5573.30  Losses paid	Written. 1913 One 1911   1912   Thre	Term. year or less ee years	Amount. \$26,500 24,050 28,250 9,900	ss premiums charged. \$517.50 167.75 161.30 55.80	Unearned. 1-2 1-6 1-2	*258.75 27.96 80.65 46.50
anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 50 per cent; three years, 50 per cent.  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  Less \$0.00 return premiums; and \$0.00 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  S573.30  Losses paid	Written. 1913 One 1911   1912   Thre	Term. year or less ee years	Amount. \$26,500 24,050 28,250 9,900	ss premiums charged. \$517.50 167.75 161.30 55.80	Unearned. 1-2 1-6 1-2	*258.75 27.96 80.65 46.50
Total amount loaned to directors or other officers?	Written. 1913 One 1911 1912 Thre	Term. year or less se years Totals	Amount. \$26,500 24,050 28,250 9,900 \$88,700 GENERAL INTERROG	ess premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES.	Unearned. 1-2 1-6 1-2 5-6	*258.75 27.96 80.65 46.50
Total amount loaned to directors or other officers?	Written. 1913 One 1911 1912 Thre	Term. year or less se years Totals	Amount. \$26,500 24,050 28,250 9,900 \$88,700 GENERAL INTERROG	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85	Unearned. 1-2 1-6 1-2 5-6	*258.75 27.96 80.65 46.50
deposit notes or contingent premiums?  Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 50 per cent; three years, 50 per cent.  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  Net risks written  Less \$0.00 return premiums; and \$0.00 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  \$573.30  Losses paid	Written. 1913 One 1911 1912 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1914 Thre	Term. year or less se years Totals ross aggregate to the United nee, whether the	Amount. \$26,500 24,050 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any dessame be in admitted	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES. y one hazar-eduction wha	Unearned.  1-2 1-6 1-2 5-6  d located tever for thed com-	unearned. \$258.76 27.96 80.65 46.50 \$413.86
as dividends or profits, viz.: One year, 50 per cent; three years, 50 per cent.  BUSINESS IN CONNECTICUT, 1913.  Gross risks written	Written. 1913 One 1911 1912 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1914 Thre	Term. year or less se years Totals ross aggregate to the United nee, whether the	Amount. \$26,500 24,050 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any dessame be in admitted	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES. y one hazar-eduction wha	Unearned.  1-2 1-6 1-2 5-6  d located tever for thed com-	unearned. \$258.75 27.96 80.65 46.50 \$413.86
\$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$36,400.00   \$573.30   \$573.30   \$60,000	Written. 1913 One 1911 1912 Thre 1913 Thre 191	Term. year or less se years Totals coss aggregate to the United nee, whether the unit of assessment	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any desame be in admitted	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar-eduction whas or non-admit	Unearned.  1-2 1-6 1-2 5-6  d located tever for tied com Answer	unearned. \$258.75 27.96 80.65 46.50 \$413.86
Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut   0.00	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 191	Term. year or less ee years  Totals  Totals  to a aggregate to the United ance, whether the united assessment otes or continge of cash premium ends or profits, which are the profits of the pro	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any es same be in admitted bectors or other officers?. s laid or ordered to be left premiums?	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar eduction what or non-admit and during the sear on expiring	Unearned.  1-2 1-6 1-2 5-6  d located tever for ited com Answer e answer	unearned. \$258.75 27.96 80.65 46.50 \$413.86
12ed in Connecticut   0.00	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 191	Term. year or less see years Totals Totals ross aggregate e in the United nee, whether the nt loaned to dire nt of assessment otes or continge of cash premium ends or profits, v	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any etors or other officers?. s laid or ordered to be led to be led to be led to be led to ordered to be led to ordered to be led to ordered during the year.  So returned during the year, 50 per	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar eduction what or non-admit add during the cent; three	Unearned.  1-2 1-6 1-2 5-6  d located tever for ited com Answer e answer	unearned. \$258.75 27.96 80.65 46.50 \$413.86 \$2,500.00 1,000.00 None.
Gross premiums on risks written	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 1915 Thre 191	Term. year or less se years  Totals  ross aggregate e in the United nee, whether the nt loaned to dire nt of assessment ootes or continge of cash premium ands or profits, v	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any desame be in admitted extors or other officers? s laid or ordered to be in t premiums?	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar-eduction what or non-admit cent; three  CUT, 1913.	Unearned.  1-2 1-6 1-2 5-6  d located tever for ited comAnswer e year onAnswer g policies years, 50	unearned. \$258.75 27.96 80.65 46.50 \$413.86 \$2,500.00 1,000.00 None.
Companies authorized in Connecticut   0.00	Written. 1913 One 1911 1912 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1913 Thre 1912 Thre 1913 Thre 1912 Thre 1913 Thre 1914 Thre 1914 Thre 1915 Thre 191	Term. year or less se years Totals Totals ross aggregate e in the United nce, whether the nt loaned to dire nt of assessment otes or continge of cash premium ends or profits, we written	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any es same be in admitted sectors or other officers?. s laid or ordered to be l nt premiums? ss returned during the y viz.: One year, 50 per  BUSINESS IN CONNECTI	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar-eduction what or non-admit cent; three  CUT, 1913.	Unearned.  1-2 1-6 1-2 5-6  d located tever for ited com Answer e year on Answer g policies years, 50	**258.75
Companies authorized in Connecticut   0.00	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 1915 Thre 191	Term. year or less se years  Totals	Amount. \$26,500 24,050 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any destance of the officers? s laid or ordered to be in premiums? to returned during the yellow. Is returned during the yellow. Business in Connection, and \$0.00 reinsurance.	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES. yone hazar eduction what or non-admitate cent; three cour, 1913.	Unearned.  1-2 1-6 1-7 1-6 1-7 1-8 1-9 1-8 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9	*258.75
Losses paid	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 1915 Thre 191	Term. year or less se years  Totals	Amount. \$26,500 24,050 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any destance of the officers? s laid or ordered to be in premiums? to returned during the yellow. Is returned during the yellow. Is returned during the yellow.  BUSINESS IN CONNECTION. And \$0.00 reinsurance.	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES. yone hazar eduction what or non-admitate cent; three cour, 1913.	Unearned.  1-2 1-6 1-7 1-6 1-7 1-8 1-9 1-8 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9 1-9	*258.75
Losses paid	Written. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 1914 Thre 1915 Thre 191	Term. year or less se years  Totals  T	Amount. \$26,500 24,050 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any destance be in admitted estors or other officers?. Is returned during the y viz.: One year, 50 per  BUSINESS IN CONNECTI I, and \$0.00 reinsurance	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85 ATORIES. y one hazar eduction what or non-admit cent; three cut, 1913.	Unearned.  1-2 1-6 1-2 5-6  d located tever for the com Answer e year on . Answer g policies years, 50	\$258.75 80.65 46.50 \$413.86 \$2,500.00 1,000.00 None. Fire. \$36,400.00 \$36,400.00
	Uritten. 1913 One 1911 1912 Thre 1913 Thre 1914 Thre 1915 Thre 191	Term. year or less se years  Totals  T	Amount. \$26,500 24,050 28,250 9,900 \$88,700  GENERAL INTERROG amount insured in an States, without any desame be in admitted sctors or other officers?. Is laid or ordered to be in the premiums? Is returned during the year, 50 per  BUSINESS IN CONNECTI., and \$0.00 reinsurance.  It in Connecticut	ss premiums charged. \$517.50 167.75 161.30 55.80 \$902.85  ATORIES. y one hazar-eduction wha or non-admitation with the companie cent; three  CUT, 1913. In companie	Unearned.  1-2 1-6 1-2 5-6  d located tever for ited com	\$258.75 80.65 46.50 \$413.86 \$2,500.00 1,000.00 None. \$36,400.00 \$36,400.00 \$573.30

WM. A. ERVING, Secretary.

## HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

RALPH H. ENSIGN, President.

#### HARTFORD, CONN.

#### Commenced Business, 1831.

BALANCE Amount of ledger assets December 31, 19		•••••	<b>\$</b> 1,312,582.00
INC	OME.		
Gross prems. received during the year Deduct reinsurance, \$13, 270.50	Fire. \$84,461.05		
and return premiums, \$4,064.84	17,335.34		
	\$54,712.03 1,877.86	\$67,125.71	
Total gross interest		56,589.89 1,101. <b>7</b> 3	
Gross increase, by adjustment, in book ledger assets, viz.:  Bonds		5,093.75	
Total income	-	<del></del>	129,911.08
Sum of both amounts		•••••	<b>\$</b> 1,442,493.08

#### DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$1,850.16 occurring in previous years) \$44,089.77  Deduct amount received for salvage, \$3,268.75 and for reins. in other companies,	
occurring in previous years) \$44,089.77  Deduct amount received for salvage, \$3,268.75  and for reins. in other companies,	
Deduct amount received for salvage, \$3,268.75 and for reins. in other companies,	
\$3,268.75 and for reins. in other companies,	
and for reins. in other companies,	
** *** =*	
<b>\$</b> 8,000.50	
Not amount noid notice hald we for love and and and	
Net amount paid policy-holders for losses \$32,820.52	
Expenses of adjustment and settlement of losses 248.98	
Commissions or brokerage	
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees 15,925.00	
Rents for company's occupancy of its own buildings 2,500.00	
Advertising, \$974.00; printing and stationery,	
\$390.81	
Postage, telegrams, telephone, and express 370.31	
Furniture and fixtures	
Maps, including corrections 25.00	
Underwriters' boards and tariff associations 150.00	
Insurance-department licenses and fees 10.00	
Federal corporation tax	
New York state tax	
Franchise tax	
Gross loss on sale or maturity of ledger assets, viz.:	
Stocks 66,501.38	
Gross decrease, by adjustment, in book value of	
ledger assets, viz.:	
Bonds	
Stocks 536.13 2,036.13	
	_
Total disbursements	.08
Balance	.00

### LEDGER ASSETS.

Book value of bonds, \$973,500.00,	•	
and stocks, \$269,440.10 (Schedule D)	\$1,242,940.10	
Cash in company's office	2,826.67	
Deposits in trust companies and banks on interest	56,818.87	
Agents' balances, under three months due	1,514.36	
•		
Total ledger assets, as per balance		<b>\$1,304,100.00</b>

NON-LEDGER	assets.
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NON-LEDGED ASSETS.		
Interest accrued on bonds	5,958.48	
Gross assets		\$1,310,058.48
DEDUCT ASSETS NOT ADMITTED		
Book value of bonds and stocks over market value (Scho	edule D)	11,185.10
Total admitted assets		\$1,298,873.38
LIABILITIES.		
Gross claims for losses reported and unadjusted		\$980.27
Unearned premiums on fire risks		102,273.35
Estimated federal, state, and other taxes, hereafter pa		3,608.52
Additional reserve to cover all contingencies of reinsur		200,000.00
Total liabilities, except surplus		\$306,862.14
Surplus over all liabilities		992,011.24
Total		\$1,298,873.38
RISKS AND PREMIUMS, 1913.	Risks.	Premiums.
Fire. In force December 31, 1912	\$33,075,255	\$237.462.41
Written or renewed during the year	11,789,119	84,461.05
Totals Deduct those expired and marked off as terminated	\$44,864,374 11,317,328	\$321,923.46 83,066.25
In force at the end of the year 1913  Deduct amount reinsured	\$33,547,046 5,066,253	\$238.857.21 86,999.73
Net amount in force December 31, 1913	\$28,480,793	\$201,857.48
· · · · · · · · · · · · · · · · ·		

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or	less \$268,646 58,386	\$1,286.38 387.83	1-2 1-4	\$643.19 96.96
1913 Two years 1911	40,681 8,817,574	261.89 59,830.78		196.42 9,971.79 31.359.02
1912 Three years	8,688,471 9,044,903 2,775	62,718.04 62,840.95 10.08	1-2 5-6 1-8	52,367.46 1.26
1910 } Four years 1909 }	200 349,327	2.85 2,460.57	7-8 1-10	2.50 246.06
1910 1911 } Five years	412,695 380,908	2,927.45 2,721.00	3–10 1–2 7–10	878.24 1,360.50 2,165.60
1912 1913	432,186 484,041	3,093.72 3,315.94	9-10	2,984.35
Total	\$28,480,793	\$201,857.48		\$102,273.35

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Total amount loaned to directors or other officers?

Answer Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?

Answer

\$20,000.00 None.

None.

Business in Connecticut			Fire.
Gross risks written Less \$546,055.00 risks canceled, and \$1,881,168.00 panies authorized in Connecticut	reinsurance in	com-	\$11,789,119.00
Net risks written			\$9,361,896.00
Gross premiums on risks written	premiums for	rein-	\$84,461.05
surance in companies authorized in Connecticu	it		17,835.34
Net premiums received			\$67,125.71
Less losses on risks reinsured in companies author	rized in Conn	ecticut	\$40,821.02 8,000.50
Net losses paid			\$32,820.52
Less losses on risks reinsured in companies author	rized in Conn	ecticut	\$43,081.96 8,000.50
Net losses incurred			\$35,081.46
	<del></del>		
Schedule D. Bonds and Stocks owned		-	
MUNICIPAL BONDS: -			Market value.
Baltimore City Stock, 4%, 1961 Bridgeport City, 4%, 1919 New Haven Town, 3½%, 1922-9 Portland Town, 8½%, 1919	\$50,000.00	90 98	\$45,000.00
New Haven Town, 31/2 %, 1922-9	25,000.00 81,000.00	90	24,500.00 27,900.00
Portland Town, 81/2 %, 1919	31,000.00 15,000.00	90	13,500.00
RAILEOAD BONDS:—  Baltimore & Ohio, 4%, 1948  Boston & Albany, 3½%, 1952  Boston & Maine, 4½%, 1952  Canada Southern, 5%, 1982  Central of New Jersey, 5%, 1987  Chicago, Burl. & Quincy, 3½%, 1949  Chicago, Erie, 5%, 1982  Chic. Junction Ry. & Union Stock Yard, 5%, 1915  Chicago, Mil. & St. Paul, 4½%, 1932  Chicago, Rock Island & Pac., 4%, 1916-18  Chicago & Western Ind., 6%, 1932  Chicago & Western Ind., 4%, 1952  Delaware & Hudson Canal Co., 7%, 1917  Delaware & Hudson, 4½%, 1922			
Baltimore & Ohio, 4%, 1948	25,000.00	90	22,500.00
Boston & Maine 41/6 1929	10,000.00 25,000.00	75 60	7,500.00
Canada Southern, 5%, 1962	25,000.00	108	15,000.00 25,750.00
Central of New Jersey, 5%, 1987	25,000.00 • 25,000.00 • 10,000.00 • 40,000.00	110 80	11,000.00
Chicago & Erie 5% 1982	50,000.00	104	11,000.00 32,000.00 52,000.00
Chic. Junction Ry. & Union Stock Yard, 5%, 1915	10,000.00	100	10,000.00
Chicago, Mil. & St. Paul, 41/2 %, 1932	25,000.00	100 100 90 106 82	25,000.00
Chicago, & Western Ind. 6% 1932	40,000.00	90 108	36,000.00 5 300.00
Chicago & Western Ind., 4%, 1952	5,000.00 60,000.00	82	5,300.00 49,200.00
Delaware & Hudson Canal Co., 7%, 1917	5,000.00	TOO	5.300.00
Delaware & Hudson, 4 1/2 %, 1922	20,000.00	100 96	20,000.00 24,000.00
Lake Shore & Mich. Southern. 4%. 1931	25,000.00 80,000.00	86	68.800.00
Louisville & Nashville, 6%, 1930	20,000.00 12,000.00 15,000.00	86 114 102	22,800.00 12,240.00 16,500.00
Morris & Essex, 7%, 1914-15	12,000.00	102 110	12,240.00
N. Y. Central, 41/6 %, 1923	25.000.00	92	23 000 00
N. Y., N. H. & H., 6%, 1948	25,000.00 40,000.00	105 100 95	42.000.00
N. Y., N. H. & H., 6%, 1914	150,000.00	100	150,000.00 47,500.00
Western Maryland 4% 1952	50,000.00 20,000.00	75	15,000.00
Delaware & Hudson Canal Co., 7%, 1917 Delaware & Hudson, 4½%, 1922 Hartford Street, 4%, 1930 Lake Shore & Mich. Southern, 4%, 1931 Louisville & Nashville, 6%, 1930 Morris & Essex, 7%, 1914-15 New England, 5%, 1945 N. Y. Central, 4½%, 1923 N. Y., N. H. & H., 6%, 1948 N. Y., N. H. & H., 6%, 1948 N. Y., N. H. & H., 6%, 1914 Northern Pac. & Gt. Northern, 4%, 1921 Western Maryland, 4%, 1952 Winona & St. Peter, 7%, 1916	15,000.00	105	15,750.00
MISCELLANEOUS BONDS:			
New York Dock Co., 4%, 1951	5,500.00	80	4.400.00
South School Dist., Hartford, 31/2 %, 1931	20,000.00	90 100	18,000.00
Switt & Company, Mortgage, 5%, 1914	25,000.00	100	25,000.00
RAILROAD STOCKS:			
330 shs. Chicago, Great Western, pref	27,550.00	30	9,900.00
200 " Morris & Essex	12,000.00 14,812.50	108 1 165	-3 13,000.00 16,500.00 60,750.00
200 " Morris & Essex	64,167.35	108	60,750.00
200 " Peoria & Bureau Valley	81,988.00	150 150	80,000.00
200 " Rensselaer & Saratoga	26,450.00 32,093,75	175	30,000.00 35,000.00
200 "Pennsylvania Valley 200 "Peoria & Bureau Valley 200 "Pitts., Ft. Wayne & Chicago 200 "Rensselaer & Saratoga Utica, Chenango & Susq. Valley	82,098.75 5,992.00	135	6,750.00
BANK STOCKS: -			
7 shs. Ætna Nat., Hartford	784.00	810 170	2,170.00
4 " Charter Oak Nat., Hartford	516.00	170	680.00

	Book value.	Rate.	Market value.
100 shs. Hartford Nat., Hartford 150 " National Exchange, Hartford	14,616.50 10,656.50 2,781.00	180 80 155	18,000.00 12,000.00 2,790.00
MISCELLANEOUS STOCKS: -			
200 shs. Hartford Steam Boiler Insp. & Insur. Co. 55 "New York Dock Co., pref	18,300.00 1,500.00 9,987.50	850 25 104	70,000.00 1,375.00 10,400.00
Totals	\$1,242,940.10		\$1,231,755.00

## HARWINTON MUTUAL FIRE INSURANCE COMPANY,

#### HARWINTON, CONN.

### Commenced Business, July, 1856.

CHARLES L. BLAKE, President.	MARVIN PIERCE	, Secretary.
BALANCE SHEET.		
Amount of ledger assets December 31, 1912		<b>\$</b> 180.15
INCOME.		
Received from membership fees	<b>\$44</b> .50	
From assessments on premium notes	943.51	
Total income	•••••	988.01
Sum of both amounts		\$1,168.16
DISBURSEMENTS.		
Total amount paid policy-holders for losses	\$866.00	
Printing and stationery	11.50	
Postage, telegrams, telephone and express Salaries of officers, directors, trustees, and home-	16.73	
office employees	155.75	
State taxes on premiums	.72	
Insurance-department licenses and fees	10.00	
Total disbursements		1,060.50
Balance		\$107.66
LEDGER ASSETS.		
Cash in company's office		\$107.66

## THE LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

#### LITCHFIELD, CONN.

### Commenced Business, June, 1833.

Grorge	M.	Woodruff,	Presid	ent.		Frank B.	Mason,	Secretary.

## BALANCE SHEET.

Amount of ledger assets December 31,	1912 \$147,961.14
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#### INCOME.

	Fire.		
Gross prems. received during the year	\$14,870.69		
Deduct return premiums	378.77		
Received for premiums		\$14,491.92	
Gross interest on mortgage loans	<b>\$</b> 501.69	• •	
Gross interest on bonds and divi-	*		
dends on stocks	4,703.78		
Gross interest on deposits	1,348.86		
Gross interest on personal notes	62.50		
Total gross interest		6,616.83	
Policy fees		157.00	
Gross profit on sale or maturity of ledge			
Stocks	• • • • • • • • • • • •	81.00	
Gross increase, by adjustment, in bo ledger assets, viz.:			
Stocks		200.50	
Total income	<del>-</del> 		21,547.25
Sum of both amounts			\$169,508,39

DISBURS	EMENTS.		
Gross amount paid policy-holders for	losses (in-		
cluding \$110.00 occurring in previous	years)	\$4,584.02	
Expenses of adjustment and settlement of	f losses	68.60	
Commissions or brokerage		339.98	
Salaries, fees, and all other charges	of officers,		
directors, trustees, and home-office emp	ployees	1,800.00	
Rents		150.00	
Advertising, printing and stationery		35.00	
Postage, telegrams, telephone, and expre	88	60.01	
Insurance-department licenses and fees.		10.00	
State tax on assets		366.46	
Electric lights		6.15	
Bond for secretary		28.00	
Petty items		6.77	
Auditor		10.00	
Dividends to policy-holders		3,025.42	
Gross decrease, by adjustment, in book	value of	•	
ledger assets, viz.:			
Stocks		275.00	
Total disbursements			10,765.41
Balance			\$158,742.98
Datance			
Dalance			
LEDGER			•
	ASSETS.	<b>\$</b> 11,618.50	•
LEDGER	ASSETS.		, ,
LEDGER Mortgage loans on real estate	ASSETS.	<b>\$</b> 11,618.50	, ,
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule Company)	ASSETS.	<b>\$</b> 11,618.50	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule C Book value of bonds, \$75,000.00, an	ASSETS.	\$11,618.50 1,300.00	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule C Book value of bonds, \$75,000.00, ar \$31,400.00 (Schedule D)	ASSETS.	\$11,618.50 1,300.00 106,400.00	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule C Book value of bonds, \$75,000.00, ar \$31,400.00 (Schedule D)	ASSETS.	\$11,618.50 1,300.00 106,400.00	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule C Book value of bonds, \$75,000.00, ar \$31,400.00 (Schedule D)	ASSETS.	\$11,618.50 1,300.00 106,400.00 20.35	
LEDGER  Mortgage loans on real estate	ASSETS.  c)  nd stocks,  not on in-  on interest	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43	
LEDGER  Mortgage loans on real estate	ASSETS.  C)  not on in- on interest	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39	
LEDGER  Mortgage loans on real estate	ASSETS.  C)  ad stocks,  not on in-  on interest e	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44	
LEDGER  Mortgage loans on real estate	ASSETS.  C)  and stocks,  not on in-  on interest	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	<b>\$</b> 158,742.98
LEDGER  Mortgage loans on real estate	ASSETS.  C)  and stocks,  not on in-  on interest	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate	ASSETS.  O)  nd stocks,  not on in- on interest	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate	ASSETS.  not on in- on interest e  B ASSETS. Due.	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule Classes and Sal,400.00 (Schedule D)	ASSETS.  not on in- on interest e.  B ASSETS.  Due. \$374.26	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule Classes and bounds, \$75,000.00, an \$31,400.00 (Schedule D)	ASSETS.  not on in- on interest e.  B ASSETS.  Due. \$374.26	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate	ASSETS.  not on in- on interest e.  B ASSETS.  Due. \$374.26	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00 	
LEDGER  Mortgage loans on real estate  Loans secured by collateral (Schedule Classes and bounds, \$75,000.00, an \$31,400.00 (Schedule D)	ASSETS.  not on in- on interest e.  B ASSETS.  Due. \$374.26	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00	
LEDGER  Mortgage loans on real estate	ASSETS.  not on in- on interest e  B ASSETS. Due. \$374.26	\$11,618.50 1,300.00 106,400.00 20.35 3,397.43 32,744.39 1,868.44 393.87 1,000.00 	

#### DEDUCT ASSETS NOT ADMITTED.

Agents' balances, represe	enting business written prior		
to October 1, 1913		<b>\$</b> 393.87	
		•	
	rity, endorsed or not d stocks over market value	1,000.00	
(Schedule D)		9,550.00	
Total			10,943.87
Total admitted as	ssets	••••••	\$149,353.85
	LIABILITIES.		
Gross losses adjusted as	nd unpaid	• • • • • • • • • • • • •	<b>\$</b> 500.00
Unearned premiums on	fire risks		20,776.62
Contingent commissions	or other charges due or ac	crued	117.33
=	e to assessment		40,221.81
<b>g</b>			
Total lightlities av	cept surplus		\$61,615.76
	. •		· · · · · · · · · · · · · · · · · · ·
surplus over all liabilit	ties	• • • • • • • • • • • • •	87,738.09
Total	•••••	••••	\$149,353.85
	RISKS AND PREMIUMS, 191	8.	
	Risks and Premiums, 191 Fire.		
Is force Described 21, 100	Fire.	Risks.	Premiums.
In force December 31, 19 Written or renewed during	•	<b>Risks.</b> \$4,444,459.69	Premiums. \$42,655.20 14,870.69
Written or renewed during	Firm.	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69	\$42,655.20
Written or renewed during Totals Deduct those expired and	FIRE.  12g the year	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,536,148.00	\$42,655.20 14,870.69 \$57,525.89
Totals Deduct those expired and In force at the end o	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,586,148.00 \$4,459,748.69  PREMIUMS.	\$42,655.20 14,870.69 \$57,525.89 15,398.55 \$42,182.84
Written or renewed during Totals  Deduct those expired and In force at the end of RECAP Tear.	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,586,148.00 \$4,459,748.69  PREMIUMS. niums	\$42,655.20 14,870.69 \$57,525.89 15,398.55 \$42,182.34 Premiums
Totals Deduct those expired and In force at the end o  RECAF Year. Written. Term.	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,996.69 1,536,148.00 \$4,459,748.69  PREMIUMS. niums d. Unearned.	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned.
Totals Deduct those expired and In force at the end o  RECAF Year. Written. Term.	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,536,148.00 \$4,459,748.69  PREMIUMS. alums d. Unearned. 313.12 1-6 338.94 1-2	\$42,655.20 14,870.69 \$57,525.89 15,398.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47
Totals	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,586,148.00 \$4,459,748.69  PREMIUMS. niums d. Unearned. 118.12 1-6 138.94 1-2 180.28 5-6	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47 11,788.30
Totals Deduct those expired and In force at the end o  RECAF Year. Written. Term.	Fire.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,536,148.00 \$4,459,748.69  PREMIUMS. alums d. Unearned. 313.12 1-6 338.94 1-2	\$42,655.20 14,870.69 \$57,525.89 15,398.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47
Written or renewed during Totals  Deduct those expired and In force at the end of RECAP Year. Written. Term. 1911 1912 Three years 1913 Totals	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,586,148.00 \$4,459,748.69  PREMIUMS. niums d. Uncarned. 118.12 1-6 188.94 1-2 180.28 5-6 182.34 ES.	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47 11,788.30
Totals Deduct those expired and In force at the end of RECAP Tear. Written. Term. 1911   1912   Three years 1913   Totals  Largest gross aggregate anywhere in the Uniter	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995.896.69 1,586,148.00 \$4,459,748.69  PREMIUMS. niums d. Uncarned. 318.12 1-6 318.12 1-6 318.94 1-2 380.28 5-6 32.34  ES. hasard located m whatever for	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47 11,788.30
Totals Deduct those expired and In force at the end of RECAP Year. Writem. Term. 1911 1912 Three years 1913 Totals  Largest gross aggregate anywhere in the Uniter reinsurance. whether the	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,996.69 1,536,148.00 \$4,459,748.69  PREMIUMS. niums d. Unearned. 113.12 1-6 138.94 1-2 180.28 5-6 132.34  ES. hasard located m whatever for nadmitted com-	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47 11,788.30
Totals Deduct those expired and In force at the end of RECAP Year. Writem. Term. 1911 1912 Three years 1913 Totals  Largest gross aggregate anywhere in the Uniter reinsurance. whether the	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,996.69 1,536,148.00 \$4,459,748.69  PREMIUMS. niums d. Unearned. 113.12 1-6 138.94 1-2 180.28 5-6 132.34  ES. hasard located m whatever for nadmitted com-	\$42,655.20 14,870.69 \$57,525.89 15,393.55 \$42,182.34 Premiums unearned. \$2,468.85 6,519.47 11,788.80 \$20,776.62
Totals	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,896.69 1,586,148.00 \$4,459,748.69  PREMIUMS. niums d. Uncarned. 318.12 1-6 318.94 1-2 180.28 5-6 132.34  ES. hazard located m whatever for 1-admitted com-1-admitted com-1-admi	\$42,655.20 14,870.69 \$57,525.89 15,893.55 \$42,182.34 Premiums uncerned. \$2,468.85 6,519.47 11,788.30 \$20,776.62
Totals	FIRE.  12	Risks. \$4,444,459.69 1,551,437.00 \$5,995,986.69 1,536,148.00 \$4,459,748.69  PREMIUMS. nitums d. Unearned. 113.12 1-6 138.94 1-2 130.28 5-6 132.34  ES. hasard located m whatever for nadmitted com	\$42,655.20 14,870.69 \$57,525.89 15,893.55 \$42,132.34 Premiums uncerned. \$2,468.85 6,519.47 11,788.30 \$20,776.62

Business in Connect			Fire.
Gross risks writtenLess \$55,340.00 risks canceled, and \$0.00 rei	nsurance in com	nanies	\$1,551,427.00
authorized in Connecticut			55,840.00
Net risks written			\$1,496,097.00
Gross premiums on risks written	iums for reinsurs	nce in	\$14,870.69
companies authorized in Connecticut			878.77
Net premiums received			\$14,491.92
Less losses on risks reinsured in companies auth	orized in Connect	licut	\$4,584.02 0.00
Net losses paid			\$4,584.02
Losses incurred			\$4,584.02 0.00
Net losses incurred			
Net losses incurred	•••••		<b>#2,</b> 002.02
Schedule C. Loans on Pa	. Conateral. I value. Market	value. A	mount loaned.
		500.00	\$1,300.00
Schedule D. Bonds and Stocks of	wned by the Com	wany.	
RAILEOAD BONDS: —			Market value.
Athens Railway & Elec. Co., 5%, 1950	. \$5,000.00	85	\$4,250.00
Boston & Maine, 41/2 %, 1929	5,000.00	83	4,150.00
Jamestown, Franklin & Clearfield, 4%, 1959	. 5,000.00 . 15,000.00	90 90	4,500.00
N. Y. N. H. & Hartford, 4%, 1956	. 20.000.00	75	13,500.00 15,000.00
N. Y., N. H. & Hartford, 4%, 1956 N. Y., N. H. & Hartford, 6%, 1948	2,000.00	108	2,160.00
Northern Ohio, 5%, 1925	. 5,000.00	95	4,750.00
Oregon Short Line 40, 1927	. 1,000.00 . 1,000.00	107 89	1,070.00 890.00
Providence Securities Co., 4%, 1957	. 8,000.00	70	
MISCELLANEOUS BONDS: -			•
Duluth Water and Light Co. 5% 1926	. 3,000.00	105	8,150,00
Great Northern Power Co., 5%, 1935	. 5,000.00	80	4,000.00
Middlesex Banking and Debenture Co., 5%, 1914.	. 5,000.00	100	5,000.00
RAILROAD STOCKS: -			
50 shs. Atchison, Topeka & Santa Fé, pref.,	. 5,000.00	98	4,900.00
20 " Chicago & Northwestern, pref	. 2.000.00	168	8,360.00
19 "Chicago & Northwestern, com	. 1,900.00 . 6.500.00	125 63	2,875.00 6,300.00
5 " N. Y., N. H. & Hartford		77	885.00
100 " Union Pacific, pref		83	8,800.00
BANK STOCKS:			
14 shs. First Nat. of Litchfield, Conn	. 1,400.00	125	1,750.00
MISCELLANEOUS STOCKS:			
50 shs. American Chain Co	. 5,000.00 . 100.00	9714 814	4,875.00 85.00
Totals	. \$106,400.00		\$96,850.00

### MADISON MUTUAL FIRE INSURANCE COMPANY,

#### EAST RIVER, CONN.

CLARESON H. MEIGS,	President.	EDWARD A.	CHITTENDEN,	Secretary.
•				

BALANCE SHEET.  Amount of ledger assets December 31, 1912	•••••	<b>\$6,229.</b> 85
INCOME.		
Fire.		
Gross prems received during the year \$1,396.70 Deduct return premiums		
Total		
Received for premiums	\$1,326.18 276.78	
Total income		1,602.96
Comment Lath annual	•	
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 7,832.81
DISBURSEMENTS.		
Gross amount paid policy-holders for losses	\$82.83	
Expenses of adjustment and settlement of losses	4.00	
Commissions or brokerage	260.00	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	70.00	
Printing and stationery	23.50	
Postage, telegrams, telephone, and express	6.45	
State taxes on premiums	15.57	
Insurance-department licenses and fees	10.00	
Balance paid interest and principal on note	17.95	
Total disbursements		490.30
Balance	•	\$7,342.51
LEDGER ASSETS.		
Mortgage loans on real estate	<b>\$6,254.00</b>	
Cash in company's office		
m company s onice	1,000.01	
Total ledger assets, as per balance		<b>\$7,342</b> .51

#### NON-LEDGER ASSETS.

			DOLID.		
Interest o	on mortgages	• • • • • • • • • • • • • • • • • • • •	Due. \$94.24	Accrued. \$170.35	264.59
Total	admitted assets		• • • • • • • • • • • • • • • • • • • •		\$7,607.10
		T Y A TOYY YMY	00		
	•	LIABILITI	ed.		
Unearned	premiums on fir	e risks	•••••	• • • • • • • • • • • • • • • • • • • •	\$2,022.10
Total	liabilities, excep	t surplus		· · · · · · · · · ·	\$2,022.10
Surplus o	ver all liabilities			• • • • • • • •	5,585.00
Total					<b>87.6</b> 07.10
					4.,=
		RISKS AND PREMIU	-		
		Fir		Risks.	Premiums.
In force De Written or	ecember 31, 1912 renewed during th	e year	·······	\$629,210 224,840	\$3,842.46 1,396.70
Totals Deduct tho	se expired and m	arked off as termin	ated in-	\$854,050	\$5,239.16
cluding a	djustment of error	rs	·····	220,125	1,365.60
In force	ce at the end of the cunt reinsured	year 1918		\$638,925 0.00	\$3,873.56 0.00
Net an	nount in force Dec	ember 31, 1913		\$633,925	\$3,873.56
	RECAPITU	LATION OF FIRE RIS	KS AND PREA	IIUMS.	
Year.	•		ross premium		Premiums
Written.	Term.	Amount.	charged.	Unearned.	unearned.
1913 One :	year or less	\$800	\$2.40	1-2	\$1.20
1911 1912 Thre	A WAS TO	180,910 233,725	1,088.91 1,437.85	1-6 1-2	181.48 718.67
1913	o Jears	218,490	1,344.90		1,120.75
	Totals	\$633,925	\$3,878.56		\$2,022.10
	G.	ENERAL INTERRO	O A MODING		
Largest gr				rd located	
anywhere	in the United S	ount insured in a tates, without any ame be in admitted	deduction wh	atever for	
panies?	· · · · · · · · · · · · · · · · · · ·			Answer	\$3,060.00
Total amou					
Total amou	nt loaned to direct	ors or other officers	7	Answer	None.
on achosi	nt of assessments	laid or ordered to i	oe iaid durin	g the year	
Percentage	nt of assessments t notes or conting of cash premium	laid or ordered to i ent premiums? is returned during	the year o	g the year Answer n expiring	None.
Percentage policies? Average per	nt of assessments t notes or conting of cash premium	tors or other officers laid or ordered to lent premiums? as returned during cremiums returned to	the year o	g the year Answer n expiring	
Percentage policies? Average per	nt or assessments it notes or conting of cash premium rcentage of cash p	laid or ordered to it ent premiums? as returned during remiums returned to	the year or	g the year Answer n expiring	None.
policies? Average per	nt or assessments it notes or conting of cash premium rcentage of cash p	laid or ordered to it ent premiums; as returned during bremiums returned to sunsers.	the year or date?	g the yearAnswer n expiringAnswerAnswer	None. None. 8.75% Fire.
Average per Gross risks Less \$0.0	nt of assessments it notes or conting of cash premium reentage of cash pwritten	laid or ordered to it ent premiums? as returned during remiums returned to	the year or date?	s the yearAnswer n expiringAnswerAnswerAnswer	None. None. 8.75%
Average per Average per Gross risks Less \$0.0 ized	nt of assessments it notes or conting of cash premium reentage of cash pwritten	naid or ordered to lent premiums? s returned during oremiums returned to ssiness in Connect and \$0.00 reinsuranc	the year of date?	Answer a expiringAnswerAnswerAnswerAnswerAnswer	None. None. 8.75% Fire. \$224,840.00
Average per  Gross risks Less \$0.0 ized  Net ris	nt of assessments to total or conting of cash premium reentage of cash premium or cash premium or cash premium or cash canceled, and connecticut or connecticut or cash swritten or connecticut or cash swritten or cash cash cash cash cash cash cash cash	inid or ordered to lent premiums? s returned during remiums returned to siness in Connect and \$0.00 reinsurance	the year of date?	. Answer . expiring . Answer . Answer . Answer Answer	None. None. 8.75% Fire. \$224,840.00
Gross risks Less \$0.0 ized Net ris Gross premi Less \$0.0	nt of assessments it notes or conting of cash premium reentage of cash pwritten	naid or ordered to lent premiums? s returned during oremiums returned to ssiness in Connect and \$0.00 reinsuranc	the year or or date?	m. Answer n expiring Answer Answer Answer	None. None. 8.75% Fire. \$224,840.00 0.00 \$224,840.00
Gross risks Less \$0.0 ized Net ris Gross premi Less \$0.0 comp	nt of assessments it notes or conting of cash premium reentage of cash premium reentage of cash premium or risks canceled, in Connecticut sks written ums on risks written or return premium anies authorized remiums received	tald or ordered to lent premiums?  Is returned during remiums returned to siness in Connect and \$0.00 reinsurance.  Itten  Is, and \$0.00 premiums in Connecticut.	the year of odate?	m. Answer n expiring Answer Answer Answer	None. None. 8.75% Fire. \$224,840.00 0.00 \$224,840.00 \$1,376.70 0.00 \$1,376.70
Gross risks Less \$0.0 ized  Net ris Gross premi Less \$0.0  Net pr Losses paid	nt of assessments to total or conting of cash premium reentage of cash premium or cash premium or cash canceled, and connecticut or connecticut.  Sks written	tald or ordered to lent premiums?  Is returned during oremiums returned to siness in Connect and \$0.00 reinsurance.  Itten	the year of date? CUT, 1918. e in compani	m. Answer n expiring Answer Answer Answer	None. None. 8.75% Fire. \$224,840.00 0.00 \$224,840.00 \$1,376.70 0.00

## MIDDLESEX MUTUAL ASSURANCE COMPANY,

## MIDDLETOWN, CONN.

## Commenced Business, June, 1836.

O. VINCENT COFFIN, President.	C. W. HARRIS, Secretary.		
BALAN	CE SHEET.		
Amount of ledger assets December 31,	1912	••••••	<b>\$1,038,103.52</b>
. INC	COME.	-	
Gross prems. received during the year Deduct reinsurance,	Fire. \$138,016.23		
\$114.02			
and return premiums,			
\$8,056.18	8,170.20		•
Received for premiums		\$129,846.03	
Gross interest on bonds and divi-	441.004.00		٠
dends on stocks	\$41,864.33 802.97		
Gross interest on deposits Gross rents from company's prop-	802.97		
erty, including \$2,000.00 for com-			
pany's occupancy of its own bldgs.	12,314.71		
Total gross interest and rents		54,982.01	
Gross profit on sale or maturity of ledge	er assets, viz.:		
Bonds	<b>\$</b> 500.00		
Stocks	44.00	544.00	
Total income			185,372.04
Sum of both amounts			\$1,223,475.56

#### DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$5,482.48 occurring in previous years) \$64,432.57  Deduct amount received for salvage. 1,385.08  Net amount paid policy-holders for losses \$63,047.49  Expenses of adjustment and settlement of losses 259.55  Commissions or brokerage	
~P6	
Total disbursements	129,527.45
Balance	\$1,093,948.11
LEDGER ASSETS.	
Book value of real estate	
Total ledger assets, as per balance	\$1,093,948.11

#### NON-LEDGER ASSETS.

MOH-IMED	GEB AGGETS.		
Interest on bonds	Due.	Accrued. \$3,308.39	
Rents on company's prop'y or lease	\$251.00	722.93	
Total interest and rents due and			
accrued	\$251.00	<b>\$</b> 4,031.32	4,282.32
Market value of real estate over book	va lue	, ,	39,000.00
Market value of fear estate over book	va.uc		00,000.00
Gross assets			\$1,137,230.43
DEDUCT ASSET	S NOT ADMITTE	D.	
Agenta' balances, representing busing	nesa written		
		<b>60 700 04</b>	
prior to October 1, 1913		\$2,703.94	
Book value of bonds and stocks over	market value		
(Schedule D)		14,591.28	
	_		
Total		•••••	17,295.22
Total admitted assets			\$1,119,935.21
LIAB Gross losses adjusted and unpaid Gross claims for losses reported and u		\$1,855.30 4,450.50	
Net amount of unpaid losses and	alaima	•	<b>9</b> 0 205 00
The amount of unpaid losses and	CIAIIIIS	• • • • • • • • • • •	\$6,305.80
Unearned premiums on fire risks			202,056.77
Salaries, rents, expenses, bills, account	s, <b>fe</b> es, etc., due	or accrued.	169.15
Estimated federal, state, and other tax	kes, hereafter pa	yable	5,418.36
Total liabilities, except surplus			\$213,950.08
Surplus over all liabilities			905,985,13
our prus over an namines	••••••	• • • • • • • • • • • • • • • • • • • •	000,000.10
Total		•••••	\$1,119,935.21
Risks and	PREMIUM <b>S</b> , 1913.		
	Fire.		
7		Risks.	Premiums.
In force December 31, 1912		\$48,552,438 17,828,151	\$390,249.96 138,016.23
	•		<del></del>
Totals  Deduct those expired and marked off as		\$65,880,589 16,339,878	\$528,266.19 131,083.16
In force at the end of the year 1913 Deduct amount reinsured	•••••	\$49,540,711 72,539	\$397,183.03 675.96
Net amount in force December 31, 1	913	\$49,468,172	\$896,507.07

RECAPITULATION OF FIRE RISKS AND PREMIUMS.							
Yea: Writte			Amount	Gross premi	ums	earned.	Premiums uncarned.
1913	One year or	less	\$708,855		0.75	1 0	
1912	Two years		118,412 122,658	84	4.66	1-2 1-4 3-4 1-6 1-2 5-6	\$2,486.88 211.17
1911	1 40 ,0212		122,658 18,174,069	107 19	5.65 K 6K	3-4 1-8	649.28 17,864.33
1912	Three years		18,048,186	112,18	4.07	1-2	56,097.04
1913			14,469,652	116.30	5.19	5-6	96,921.00
1911	Four years		17.065	13	7.22 8.16	3-8 5-8 7-8	51.45 48.85
1913	100. ,00.0		12,500 4,052 1,279,314	ġ	5.64	7–8	31.18
TACA			1,279,314	9,80	2.27	1-10	980.23
1910 1911	Five years		1,311,195	9,98 11.72	7.38 5.30	3-10 1-2	2,996.22 5,862.65
1912	l		1,311,195 1,547,253 1,565,944	11,72 11,59 10,88	2.41	3-10 1-2 7-10	8,114.68 9,792.36
1913			1,489,017			9-10	
	Total	8	\$49,468,172	\$396,50	7.07		\$202,056.77
_		GEN	ERAL INTER	ROGATORIE	8.		
Large any rein	st gross age where in the isurance, who	regate amou United State other the sam	nt insured in es, without and in admi	any one l ny deduction tted of non-	nazard whatev admitted	located er for l com-	
pan	les?	od to dimostor				1nswer	\$8,000.00
Total	amount of as	sessments laid	s or other offi	be laid duri	ng the y	ear on	None.
Perce	osit notes or ntage of cas	contingent p h premiums	returned dur	ing the yea	r on e	i <i>nswer</i> cpiring	None.
poli Avera	cies? ge percentage	of cash pre	remiums? returned dur miums returne	d to date?	4	Inswer Inswer	None. None.
			NESS IN CONN			•	Fire.
Gross	risks writter	l	eled, and \$15,	1 66 00 molmon	ronoe l	\$	17,828,151.00
7769	panies auth	orized in Con	necticut	reinst			1,502,937.00
N	let risks writ	ten					15,825,214.00
Gross	premiums on	risks written	ns, and \$114.0			<b></b>	\$138,016.23
Les	s \$8,056.18 re in companie	eturn premiun s authorized	ns, and \$114.0 in Connecticu	2 premiums i	or reins	urance	8,170.20
N	let premiums	received				• • • • •	\$129,846.03
Losse: Les	s paid, s losses on r	isks reinsured	i in companies	authorized	in Conn	ecticut	\$63,047.49 0.00
N	let losses pa	ld	• • • • • • • • • • • •			• • • • •	\$63,047.49
Losses Les	s incurred . s losses on r	isks reinsured	in companies	authorized	in Conn	ecticut	\$62,768.83 0.00
N	let losses inc	urred				·	\$62,763.83
			<u> </u>				
	Sc	hedule D. Bo	onds and Stock	s owned by	the Com	pany.	
s	TATE, COUNTY	, AND MUNICI	PAL BONDS: -	- Bool	k value.	Rate.	Market value.
Conne	cticut State.	81/2%. 1934		\$2!	5,000.00	100	\$25,000.00
Anson	ia, Conn., 41	1923-26 m		19	0,180.90	101.2	10,125.00 337 10,498.37
Minne	apolis, Minn.	. 4%, 1922 . 4%, 1932			0,498.37 0,674.00	96.74	k 9.674.00
East	Orange, N. J	., 4%, 1933		1!	5,000.00	100	15,000.00
Portla				20	3,000.00	931/2	24,310.00
70-141-	RAI	LROAD BONDS	:— 55	40	0,000.00	90	36,000.00
Buffel	nore & Unio, o & Suscuehs	nna. 4%. 19!	51	i	0.000.00		4,000.00
Burlin	gton, Cedar	Rapids & N	orthern, 5%,	1934 2	0,000.00 L,050.00	103	4,000.00 20,600.00
Chica	go & Eastern	IIII 111111111111111111111111111111111	4 14 %. 1989	89	0,000.00 1,962.50	96 100	28,800.00 5,000.00
Cincir	nati, Indiana	polis & West	tern, 4%, 195	3 10	0,000.00	86%	8,675.00 85,100.00 10,700.00
Clevel	and, C. C. &	St. Louis, Ca	iro Div., 4%,	1989 40	0,000.00	87 % 107	85,100.00 10,700.00
Kansa Kansa	rails & Slou: is City. Fort	Scott & Mem	phis, 4%, 193	ė i	00.000.5	86% 87% 107 72	8,640.00
Lake	Shore & Mic	h. Southern,	4%, 1931	40	0,000.00	881/2 92	30.400.00
Louis	VIIIO & Nashi Likee Sparta	(unined) willy Northwest &	. 4%, 1940 . tern, 4%, 194	7 *	0,000.00 9,350.00	91	36,800.00 9,100.00
711 1 V C	,		, -,-,				

Missouri Pacific, Central Branch, 4%, 1919 New York, New Haven & Hartford, 6%, 1948 St. Paul, M. & M., 6%, 1933 St. Louis, Iron Mt. & Southern, 5%, 1931	Book value. 10,000.00 25,100.00 25,000.00 5,000.00	Rate. 89 105 1/2 119 101	Market value. 8,900.00 26,480.50 29,750.00 5,050.00
MISCRLLANEOUS BONDS:—  Continental Coal Co., 5%, 1952  W. & B. Douglas, 6%, 1917  Pacific Tel. & Tel. Co., 5%, 1937  United Trac. & Electric Co., Coll. Trust, 5%, 1933	12,000.00	100	12,000.00
	5,000.00	95	4,750.00
	9,900.00	961/4	9,650.00
	10,590.63	103	10,800.00
RAILEOAD STOCKS:—  200 shs. Atchison, Topeka & Santa Fé, pref. 650 "Chicago & Northwestern, com. 100 "Chicago & Northwestern, pref. 111nois Central 240 "Louisville & Nashville 1006 "New York, New Haven & Hartford. 1694 "Pennsylvania 200 "Union Pacific	20,618.75	971/4	19,500.00
	65,000.00	1271/4	82,875.00
	10,000.00	165	16,500.00
	32,498.13	108	32,400.00
	28,609.37	1331/4	32,040.00
	114,375.00	76	76,458.00
	84,700.00	54%	92,746.50
	20,000.00	155	81,000.00
BANK STOCKS:—  30 shs. Central National, Middletown, Conn  40 " First National, Middletown, Conn  150 " Middletown National	2,250.00	82	2,460.00
	4,000.00	92	3,680.00
	11,250.00	105	15,750.00
	4,200.00	81	3,402.00
56 shs. Omaha Water Co., 2nd pref	120.00 \$863,927.65	4	224.00 \$849,336.37

### MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH,

#### NORWICH, CONN.

#### Commenced Business, 1795.

#### CHARLES R. BUTTS, Secretary.

BALANCE SHEET.		
Amount of ledger assets December 31, 1912	• • • • • • • • • • • • • • • • • • • •	\$16,387.51
INCOME.	•	
Gross prems. received during the year	\$326.02	
Total gross interest	660.86	
Total income	•••••	986.88
Sum of both amounts		\$17,374.39
DISBURSEMENTS.		
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	<b>\$</b> 225.00	
Rents	3.00	
Advertising	8.15	
Postage, telegrams, telephone, and express	2.26	
Insurance-department licenses and fees	10.00	
State tax, Connecticut	41.12	
Dividends to policy-holders	331.90	
Total disbursements		621.43
Balance	- <b>.</b>	\$16,752.96

LEDGER ASSETS.		
Book value of stocks (Schedule D)	<b>\$</b> 400.00	
Deposits in trust companies and banks not on interest	99.04	
Deposits in trust companies and banks on interest	16,253.92	
Total ledger assets, as per balance		\$16,752.96
LIABILITIES.		
Unearned premiums on fire risks		\$162.01
Dividends due policy-holders		427.81
Total liabilities, except surplus		\$589.82
Surplus over all liabilities		16,163.14
Total	• • • • • • • •	\$16,752.96
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$135,220 130,370	\$338.15 326.02
Totals  Deduct those expired and marked off as terminated	\$265,590 136,020	\$664.17 840.15
In force at the end of the year 1913	\$129,570	\$324.02
RECAPITULATION OF FIRE RISKS AND PREM		
Year. Gross premiums	3	Premiums
Year.Gross premiumsWritten.Term.Amount.charged.1913 One year or less\$129,570\$324.02	Unearned.	Premiums unearned. \$162.01
Year. Gross premiums Written. Term. Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.	Unearned.	unearned.
Year. Written. Term. Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction whether the same be in admitted or non-adm	Unearned. 1-2 rd located satever for itted com-	unearned. \$162.01
Tear. Written. Term. Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction where the same be in admitted or non-admitted panies?  Total amount loaned to directors or other officers?.  Total amount loaned to directors or other officers?.  Total amount of assessments laid or ordered to be laid during the same of the same of the same of the laid during the same of the same	Unearned. 1-2  rd located atever for itted comAnswerAnswer g the year	unearned.
Tear. Written. Term. Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction where the same be in admitted or non-admitted panies?  Total amount loaned to directors or other officers?.  Total amount loaned to directors or other officers?.  Total amount of assessments laid or ordered to be laid during the same of the same of the same of the laid during the same of the same	Unearned. 1-2  rd located atever for itted comAnswerAnswer g the year	unearned. \$162.01
Year. Written. Term. Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction whether the same be in admitted or non-adm	Unearned. 1-2  rd located atever for itted comAnswerAnswer g the year	\$162.01 \$160.00 \$1,000.00 None.
Tear. Written. Term.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction whe reinsurance, whether the same be in admitted or non-adm panies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid durin on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year or policies as dividends or profits, viz.: One year 100 per or Average percentage of cash premiums returned to date?  Business in Connecticut, 1913.	Unearned. 1-2  rd located atever for itted comAnswerAnswer g the year	\$1,000.00 None. None. 90 per cent. Fire.
Vear. Written. Term.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction wherein surance, whether the same be in admitted or non-admitted amount loaned to directors or other officers?  Total amount loaned to directors or other officers?	Unearned. 1-2  rd located latever for itted comAnswerAnswerAnswerAnswerAnswerAnswerAnswer	\$1,000.00 None. None. 90 per cent.
Tear. Written. Term.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction where reinsurance, whether the same be in admitted or non-admitable?  Total amount loaned to directors or other officers?	Unearned. 1-2  rd located latever for itted comAnswerAnswerAnswerAnswerAnswerAnswerAnswer	\$1,000.00
Tear.  Written. Term.  Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haze anywhere in the United States, without any deduction whe reinsurance, whether the same be in admitted or non-adm panies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid durin on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year or policies as dividends or profits, viz.: One year 100 per or Average percentage of cash premiums returned to date?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$800.00 risks canceled, and \$0.00 reinsurance in authorized in Connecticut	Unearned. 1-2  rd located atever for itted companiesAnswerAnswerAnswerAnswerAnswerAnswerAnswer	\$1,000.00 None. None. 90 per cent. Fire. \$130,370.00
Vear. Written. Term.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction whe reinsurance, whether the same be in admitted or non-adm panies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid durin on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year of policies as dividends or profits, viz.: One year 100 per one average percentage of cash premiums returned to date?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  "Less \$800.00 risks canceled, and \$0.00 reinsurance in authorized in Connecticut."	Unearned. 1-2  rd located atever for itted companiesAnswerAnswerAnswerAnswerAnswerAnswerAnswer	#1,000.00 #100.00 None. None. #1,000.00 None. #11,000.00 #129,570.00
Tear.  Written. Term.  Amount. charged.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haze anywhere in the United States, without any deduction whe reinsurance, whether the same be in admitted or non-adm panies?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid durin on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year or policies as dividends or profits, viz.: One year 100 per or Average percentage of cash premiums returned to date?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$800.00 risks canceled, and \$0.00 reinsurance in authorized in Connecticut	Unearned.  1-2  rd located atever for itted comAnswerAnswerAnswerAnswerAnswerAnswerAnswerAnswerAnswerAnswer	### unearned. ### \$1,000.00 ### None.  ### None.  ### Pire. ### \$130,370.00 ### 800.00 ### \$129,570.00 ### \$328.02
Tear. Written. Term.  1913 One year or less \$129,570 \$324.02  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction whereinsurance, whether the same be in admitted or non-adminates?  Total amount loaned to directors or other officers?  Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid during on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year of policies as dividends or profits, viz.: One year 100 per cere average percentage of cash premiums returned to date?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$800.00 risks canceled, and \$0.00 reinsurance in authorized in Connecticut  Net risks written  Less \$0.00 return premiums, and \$0.00 premiums for rein companies authorized in Connecticut  Net premiums received  Losses paid	Unearned. 1-2  rd located atever for itted com	#1,000.00 #1,000.00 None. None. #1,000.00 \$10,000 \$10,000 \$129,570.00 \$326.02 0.00
Tear. Written. Term.  Amount.  Gross premiums charged.  1913 One year or less  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one haza anywhere in the United States, without any deduction wh reinsurance, whether the same be in admitted or non-adm panies?  Total amount loaned to directors or other officers?.  Percentage of cash premiums?  Percentage of cash premiums returned during the year or policies as dividends or profits, viz.: One year 100 per or Average percentage of cash premiums returned to date?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$800.00 risks canceled, and \$0.00 reinsurance in authorized in Connecticut  Net risks written  Less \$0.00 return premiums, and \$0.00 premiums for rein companies authorized in Connecticut  Net premiums received  Losses paid  Losses incurred  Schedule D. Stocks owned by the Comp Bank Stocks:—  Book va	Unearned. 1-2  rd located atever for itted com	### unearned. ### \$1,000.00 ### None.  None.  ### None.  ### \$10,000.00 ### \$10,000 ### \$129,570.00 ### \$326.02 ### \$10,00 ### \$10,00 ### \$10,00

## NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

### NORWICH, CONN.

## Commenced Business, August, 1840.

H. H. GALLUP, President.	W. F. LESTER, Secretary		
BALANC Amount of ledger assets December 31,	CE SHEET.		<b>\$</b> 264,241.97
INC	OME.	•	
Gross prems. received during the year Deduct reinsurance, \$6,303.62	Fire. \$94,125.65		
and return premiums, \$5,575.02	11,878.64	•	
Received for premiums  Gross interest on mortgage loans  Gross interest on bonds and divi-	\$200.00	\$82,247.01	
dends on stocks	10,776.75		
Gross interest on deposits	997.56		
Bohn Mfg. Co., receiver's dividend Gross rents from company's property, including \$1,500.00 for com-	336.00		
• • • • • • • • • • • • • • • • • • • •	1,980.00		
Total gross interest and rents Borrowed money		14;290.31 5,000.00	
Total income			101,537.32
Sum of both amounts			\$365,779.29

#### DISBURSEMENTS.

Fire.

Gross amount paid policy-holders for losses (including \$963.91 oc- curring in previous years) \$67,244.47  Deduct amount received for salvage, \$1,734.95 and for reins. in other companies, \$11,903.98	\$53,605.54 667.09 16,273.24 603.04 7,676.68 1,725.00 2,185.49 526.61 25.00 2,735.01 1,392.00 501.56 191.62	
State taxes on premiums	736.76 10.00	
Interest on temporary loan	15.00	
Paid temporary loan	5,000.00	
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks	250.00	
Total disbursements		94,119.64
Balance		\$271,659.65
		Ψ21 1,000.00
LEDGER ASSETS.		
Book value of real estate	\$27,502.68	
Mortgage loans on real estate	4,000.00	
Book value of bonds, \$101,412.50, and stocks,		
\$91,296.63 (Schedule D)	192,709.13	
Cash in company's office	1,204.69	
Deposits in trust companies and banks not on in-		
terest	10,213.17	
Deposits in trust companies and banks on interest	25,389.82	
Agents' balances, under three months due	10,640.16	
Total ledger assets, as per balance		<b>\$</b> 271,659.65

## 108 NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY.

#### NON-LEDGER ASSETS.

Interest on bonds	Due. \$6,600.00	Accrued. \$867.67	
Total interest due and accrued		····	7,467.67
Market value of real estate over book			7,497.32
Market value of bonds and stocks over			16,049.87
Gross assets	•••••		<b>\$</b> 302,674.51
DEDUCT ASSET	S NOT ADMITTEE	<b>).</b>	
Overdue and accrued interest on bonds	in default		6,600.00
Total admitted assets		••••••	<b>\$296,074</b> .51
LIAB	ILITIES.		
Gross claims for losses reported and u	ınadjusted		<b>\$</b> 3,234.41
Unearned premiums on fire risks	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	113,454.32
Total liabilities, except surplus .		• • • • • • • • • • • • • • • • • • •	\$116,688.73
Surplus over all liabilities	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • •	179,385.78
Total		••••••	\$296,074.51
RISKS AND I	PREMIUMS, 1913.		
I	FIRE.	<b>n</b>	
In force December 31, 1912		Risks. \$24,675,607 10,322,884	Premiums. \$217,372.94 94,125.65
Totals	rminated	\$34,998,491 10,059,796	\$311,498.59 83,357.71
In force at the end of the year 1913 . Deduct amount reinsured		\$24,938,695 882,920	\$228,140.88 7,924.74
Net amount in force December 31, 19	13	\$24,055,775	\$220,216.14
RECAPITULATION OF FI	RE RISKS AND P	REMIUMS.	
Year. Written. Term. Amount.	Gross premit		Premiums
1913 One year or less \$913,8	charged. \$8,584 \$8,584		unearned. \$4,292.22

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$913,894	\$8,584.43	1-2	\$4,292.22
1912)	4.622	105.94	1-4	26.49
1913 Two years	30,688	178.84	8-4	134.13
19111	6,055,971	59.926.75	1-6	9.987.79
1912 } Three years	7,609,571	68.745.90	1-2	34.372.95
1913	7.907.199	69,919.82	56	58.266.55
1912)	600	8.50	5-8	5.31
1913   Four years	5,917	62.02	• 7–8	54.25
1909 1	289,436	2,501.54	1-10	<b>25</b> 0.15
1910 (	296,879	2,558.97	3-10	767.69
1911 } Five years	292,848	2,650.16	1-2	1,325.08
1912 (	834,188	2,521.04	7–10	1,764.70
1913)	314,462	2,452.23	9-10	2,207.01
Totals	\$24,055,775	\$220,216.14		\$113,454.32

#### GENERAL INTERROGATORIES.

largest gross aggregate amount insured in any one hazard located

nywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Ival amount loaned to directors or other officers?  Answer Ival amount of assessments laid or ordered to be laid during the year at deposit notes or contingent premiums?  Answer Percentage of cash premiums returned during the year on expiring policies?  Answer Ivage percentage of cash premiums returned to date?  Answer	\$12,000.00 None. None. None. None.
Business in Connecticut, 1918.	Fire.
Grees risks written	\$10,822,884.00
panies authorized in Connecticut	1,251,425.00
Net risks written	\$9,071,459.00
Gress premiums on risks written	\$94,125.65
ance in companies authorized in Connecticut	11.878.64

Less losses on risks reinsured in companies authorized in Connecticut	\$64,778.27 11,172.78
Net losses paid	\$53,605.54
Losse incurred	\$66,648.75 11,151.98
Vet leases (nemerod	\$55 496.82

Net premiums received .....

#### Schedule D. Bonds and Stocks owned by the Company.

screaule D. Bonds and Stocks owne	a by the con	ipuny.	
RAILBOAD BONDS:	Book value.	Rate.	Market value.
Atlanta, Birmingham & Atlantic, 5%, 1936	\$2,500.00	25	\$2,500.00
Central of Oregon, 6%, 1935	2,500.00	50	2,500.00
Deyton, Covington & Piqua, 5%, 1922	4,750.00	91	4,550.00
Duluth, Rainey Lake & Winnipeg, 5%, 1916	5,000.00	97	4,850.00
Pt. Dodge, Des Moines & Southern, 5%, 1937	2,000.00	25	2,000.00
Indiana, Columbus & Eastern, 5%, 1926.	4.787.50	8514	4,262.00
New London & East Lyme St., 5%, 1935	5,000.00	95	4,750.00
New York, New Haven & Hartford, 6%, 1948	1,000.00	103	1,030.00
New York, New Haven & Hartford, 6%, 1948	700.00	103	721.00
New York, New Haven & Hartford, 6%	3.500.00	100	3,500.00
St. Joseph Lt., Heat & Power Co., 5%, 1937	5,000.00	99	4.950.00
Terre Haute Traction & Lt. Co., 5%, 1944	9,500.00	97	9.700.00
Tri City R. R. & Light Co., 5%, 1923	4,625.00	95%	
West Penn. 5%. 1931	10,000.00	96 ~	9,600.00
Wilkesbarre & Hazelton, 5%, 1951	8,000.00	67	4.020.00
whitesparre & riazeitou, 570, 1801	0,000.00	٠.	2,020.00
MISCELLANEOUS BONDS:			
Baltimore United Ht., Lt. & Power Co., 41/2 %, 1929	4.675.00	91	4,550.00
Blackstone Valley Gas & Elec. Co., 5%, 1939	4.875.00	971/2	4.875.00
Dallas Gas Company, 5%, 1925	5,000.0		4.150.00
Houghton Co. Electric Co., 5%, 1927	10,000.00	9314	9,350.00
Nichigan State Telephone Co., 5%, 1924	10,000.00	971/4	
actigan state Telephone Co., 576, 1022	20,000.00	. ,,,	•,
RAILBOAD STOCKS:			
10 shs. Fort Wayne & Jackson	1,000.00	118	1,180.00
50 " Illinois Central	6,753.13	1061/2	5,325.00
40 " Kalamazoo, Allegan & Grand Rapids	4,000.00	120	4,800.00
20 " Kansas City, St. Louis & Chicago	2,000.00	95	1,900.00
100 " New York, New Haven & Hartford	15,850.50	7614 10914	7.650.00
220 " Pennsylvania	13,977.50	1091/4	12,017.50
Maria I cumplify and the second secon	•		
BANK STOCKS:			
	4.000.00	200	8.000.00
	500.00	540	2,700.00
	4,000.00		9,000.00
30 " Corn Exchange, New York	600.00	140	1,680.00
	1.458.00	172	2,236,00
13 " National of Commerce, New York	1,100.00		_,

## 110 NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY.

100 shs. Nat. Park, New York		.00 345	Market value. 34,500.00 20,625.00
MISCELLANEOUS STOCKS: — . 80 shs. Norwich Indus. Improvement Corp	750	.00 25	750.00
Totals	\$192,709	.13	\$208,759.00
Schedule X. Unlis	ited Assets.		
Date dropped from statement.	Par value.	Actual cost.	Market value Dec. 81, 1913.
Neb. Loan & Trust Co.         1903           Bohn Manufacturing Co.         1909	\$500.00 8,000.00	\$500.00 8,000.00	•••••
Totals	\$8,500.00	\$8,500.00	

### PATRONS MUTUAL FIRE INSURANCE COMPANY,

#### MIDDLETOWN, CONN.

Commenced Business, January, 1888.

H. E. LOOMIS, President.	H. C. DUNHA	M, Secretary.
BALANCE SHEET.  Amount of ledger assets December 31, 1912		<b>\$</b> 16,610.75
INCOME.		
Fire.		
Gross prems. received during the year \$3,868.34  Deduct reinsurance, \$768.51		
and return premiums,		
\$146.76	,	
Received for premiums	\$2,953.07 587.88 89.60	
Total income		3,630.55
Total income	-	3,630.55 \$20,241.30
	-	
Sum of both amounts	-	
Sum of both amounts	-	
Sum of both amounts  DISBURSEMENTS.  Fire.  Gross amount paid policy-holders	-	
Sum of both amounts  DISBURSEMENTS. Fire.  Gross amount paid policy-holders for losses	-	
Sum of both amounts  DISBURSEMENTS.  Fire.  Gross amount paid policy-holders	-	
Sum of both amounts  DISBURSEMENTS. Fire.  Gross amount paid policy-holders for losses	-	
DISBURSEMENTS.  Fire.  Gross amount paid policy-holders for losses	-	
Sum of both amounts  DISBURSEMENTS. Fire.  Gross amount paid policy-holders for losses	<b>\$5,608.00</b>	
DISBURSEMENTS.  Fire.  Gross amount paid policy-holders for losses	\$5,608.00 8.25 11.15	
DISBURSEMENTS.  Fire.  Gross amount paid policy-holders for losses	\$5,608.00 8.25 11.15 500.00	
DISBURSEMENTS.  Fire.  Gross amount paid policy-holders for losses	\$5,608.00 8.25 11.15 500.00	
DISBURSEMENTS.  Fire.  Gross amount paid policy-holders for losses	\$5,608.00 8.25 11.15 500.00	

112 PATRONS M	UTUAL FIRE INSUR	ANCE (	COMPANY.	
Insurance-department licer Agents' balances charged			10.00 119.05	
Total disbursements				6,352. <b>23</b>
Balance		• • • • • •	······ <sup>–</sup>	\$13,889.07
	LEDGER ASSETS	3.		
Deposits in trust compani			313,641.17	
Agents' balances, under the Agents' balances, over thr			101.78 146.12	
Total ledger assets, a	s per balance		••••••	\$13,889.07
	NON-LEDGER ASSETS	3.		
Interest accrued on bank	balances	• • • • • •		200.86
Gross assets	• • • • • • • • • • • • • • • • • • • •			\$14,089. <b>93</b>
I	DEDUCT ASSETS NOT ADM	MITTED.		
Agents' balances, represen				146.12
Total admitted assets	3		- 	\$13,943.81
	LIABILITIES.			
Unearned premiums on fi		-		<b>\$4,758.12</b>
Surplus over all liabilitie				9,185.69
Total				\$13,943.81
	RISKS AND PREMIUMS,	1913.		
	FIRE.		Risks. \$1,082,518	Premiums. \$10,474.49
In force December 31, 1912 Written or renewed during	the year		387,165	3,868.34
Totals Deduct those expired and ma			\$1,469,683 360,762	\$14,342.83 3,678.07
	the year 1913		\$1,108,921 82,150	\$10,664.76 768.51
	ember 31, 1913	-	\$1,026,771	\$9,896.25
RECAPIT	ULATION OF FIRE RISKS	AND PRE	MIUMS.	
Year.		premium arged.	s Unearned.	Premiums uncarned.
Written. Term. 1913 One year or less	\$16.713	\$159.8	5 1-2	\$79.92
1019 Two VARES	1,800	11.7 3,518.8	5 3-4 1 1-6	8.81 586.47
1911 1912 1912 1913 1913	385,301 328,959 293,998	3,265.8 2.939.9	6 1-2	1,632.9 <b>3</b> 2,449.99
. Totals	\$1,026,771	\$9,896.2	5	\$4,758.12

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hasard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount loaned to directors or other officers?  Total amount of assessments laid or ordered to be laid during the year on desposit notes or contingent premiums?  Answer	\$4,000.00 Nons. Nons.
BUSINESS IN CONNECTICUT, 1918.	Fire.
Gross risks written Less \$23,174.00 risks canceled, and \$82,150.00 reinsurance in companies	\$887,161.00
authorised in Connecticut	105,824.00
Net risks written	\$281,887.00
Gross premiums on risks written	\$8,868.84
in companies authorized in Connecticut	915.27
Net premiums received	\$2,958.07
Losses paid	\$9,602.00
Less losses on risks reinsured in companies authorised in Connecticut	3,994.00
Net losses paid	\$5,608.00
Losses incurred	\$9,602.00
Less losses on risks reinsured in companies authorized in Connecticut	3,994.00
Net losses incurred	\$5,608.00

## THE ROCKVILLE MUTUAL FIRE INSURANCE COMPANY,

#### BOCKVILLE, CONN.

### Commenced Business, September, 1869.

E. G. BUTLER, President.		A. T. Bissell	L, Secretary.
BALANCI	E SHEET.		
Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 23,7 <b>32.36</b>
INO	OME.		
2210	Fire.		
Gross prems. received during the year	\$1,354.60	•	
Deduct return premiums	48.41		
	<del></del>	41 000 10	
Received for premiums		\$1,306.19	
dends on stocks	<b>\$</b> 970.00		
	\$879.00 257.89		
Gross interest on deposits	201.08		
Total gross interest		1,136.89	
Total income	- • • • • • • • • • • • • • • • • • • •		2,443.08
Sum of both amounts		- 	\$26,175.44
DISBURS	EMENTS.		
Gross amount paid policy-holders for lo	sses	\$70.00	
Commissions or brokerage		304.73	
Salaries of special agents		50.00	
Salaries, fees, and all other charges			
directors, trustees, and home-office em		10.00	
Advertising	- •	13.50	
State taxes on premiums		61.72	
Insurance-department licenses and fees.		10.00	
Total disbursements		•••••	519.95
Balance		-	\$25,655.49

•	LEDGER ASSETS.		
Book value of bonds, \$1,			
	·····	\$18,112.50	
		ф10,112.00	
Deposits in trust compan			
	•••••••••••••••••••••••••••••••••••••••	691.24	
Deposits in trust compani	es and banks on interest.	6,851.75	•
Total ledger assets, a	s per balance		\$25,655.49
	NON-LEDGER ASSETS.		
Interest accrued on bond	s		22.50
Market value of bonds and	d stocks over book value (S	Schedule D)	1,012.50
Total admitted asset	8	·······························	\$26,690.49
	LIABILITIES.		
Unearned premiums on fi	re risks		\$2,052.88
Estimated federal, state,			66.66
Total liabilities, exce	ept surplus	- · • • • • • • • • • • • • • • • • • • •	\$2,119.54
Surplus over all liabiliti	ies		24,570.95
Total		<del>-</del>	\$26,690.49
	RISKS AND PREMIUMS, 1912	3.	
	RISKS AND PREMIUMS, 1918 Fire.		
In form December 01, 101	Fire.	Risks.	Premiums.
In force December 31, 191; Written or renewed during ti	FIRE.	Risks. \$497.885	Premiums. \$3,891.01 1,354.60
In force December 31, 191; Written or renewed during to Totals Deduct those expired and m	FIRE. 2 he year	Risks. \$497,335 167,515	\$3,891.01
Totals	FIRE. 2 he year	Risks. \$497,885 167,515 \$664,850 168,730	\$3,891.01 1,354.60
Totals Deduct those expired and m In force at the end of t	FIRE.  2 he year harked off as terminated	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120	\$3,891.01 1,354.60 \$5,245.61 1,335.17
Totals	FIRE.  2 he year he year 1913  ULATION OF FIRE RISKS AND Gross pren	Risks. \$497.335 167,515 \$664,850 168,730 \$496,120 PREMIUMS.	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120  PREMIUMS. niums d. Unearned.	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned.
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120 PREMIUMS. hiums d. Unearned. 68 39 1—2	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120 PREMIUMS. hiums d. Unearned. 68 39 1—2	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120 PREMIUMS. hiums d. Unearned. 66.39 1-2 42.95 1-6 53.45 1-2 82.77 5-6	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64
Totals	FIRE.  2	Risks. \$497,335 167,515  \$664,850 168,730 \$496,120  PREMIUMS.  11ums 66.39 1-2 42.95 1-6 53.45 1-2 32.77 5-6 74.65 1-10 05.55 3-10	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66
Totals	FIRE.  2	Risks. \$497,835 167,515 \$664,850 168,730 \$496,120 PREMIUMS. aiums d. Unearned. 66.39 1-2 42.95 1-6 53.45 1-2 32.77 5-6 74.65 1-10 105.55 3-10 19.45 1-2	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73
Totals	FIRE.  2	Risks. \$497,335 167,515  \$664,850 168,730 \$496,120  PREMIUMS.  11ums 66.39 1-2 42.95 1-6 53.45 1-2 32.77 5-6 74.65 1-10 05.55 3-10	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66
Totals	FIRE.  2	Risks. \$497,835 167,515 \$664,850 168,730 \$496,120 PREMIUMS. aiums d. Unearned. 66.39 1-2 42.95 1-6 53.45 1-2 32.77 5-6 74.65 1-10 105.55 3-10 19.45 1-2	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73 189.20
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120  PREMIUMS. hiums d. G63.39 1-2 42.95 1-6 53.45 1-2 42.95 1-10 105.55 1-10 109.45 1-2 70.29 7-10 44.94 9-10 10.44  ES.	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73 189.20 220.45
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120  PREMIUMS. hiums d. Unearned. 68.39 1-2 42.95 1-6 53.45 1-2 82.77 5-6 74.65 1-10 19.45 1-2 70.29 7-10 44.94 9-10  10.44  ES. hazard located in whatever for-admitted com-	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73 189.20 220.45
Totals	FIRE.  2	Risks. \$497,335 167,515 \$664,850 168,730 \$496,120  PREMIUMS. hiums d. Unearned. 68.39 1-2 42.95 1-6 53.45 1-2 82.77 5-6 74.65 1-10 19.45 1-2 70.29 7-10 44.94 9-10  10.44  ES. hazard located in whatever for-admitted com-	\$3,891.01 1,354.60 \$5,245.61 1,335.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73 189.20 220.45
Totals	FIRE.  2	Risks. \$497,335 167,515  \$664,850 168,730  \$496,120  PREMIUMS.  11ums d. Uncarned. 66.39 1-2 42.95 1-6 53.45 1-2 32.77 5-6 74.65 1-10 105.55 3-10 119.45 1-2 70.29 7-10 44.94 9-10  10.44  ES. hazard located n whatever for ladmitted comadmitted comadmitted comadmitted comadmitted comamsuer during the year	\$3,891.01 1,354.60 \$5,245.61 1,385.17 \$3,910.44 Premiums unearned. \$33.19 123.83 426.72 860.64 27.46 61.66 109.73 189.20 220.45

## 116 . ROCKVILLE MUTUAL FIRE INSURANCE COMPANY.

Net risks written	ce in	\$156,615.00 \$1,854.60 48.41
Less \$48.41 return premiums, and \$0.00 premiums for reinsuran companies authorized in Connecticut		
Net premiums received		\$1,306.1 <b>9</b> \$70.00 \$70.00
Schedule D. Bonds and Stocks owned by the Compo	any.	
RAILBOAD BONDS: Book value.	Rate.	Market value.
Conn. Ry. Lighting Co., 41/2 %, 1951 \$1,000.00	102	\$1,020.00
BANK STOCKS: —  100 shs. First Nat. of Rockville, Conn. 10,477.50  30 "Rockville National 3,330.00	105 117	10,500.00 3,510.00
MISCRLLANEOUS STOCKS: —	015	4 00 7 00
18 shs. Ætna Fire Insurance Co 3,305.00	815	4,095.00

# WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

# \* WASHINGTON, CONN.

## Commenced Business, March, 1863.

POWELL G. SEELEY, President.		Frank J. Kilbor	n, Secretary.
BALANCI Amount of ledger assets December 31, 19	E SHEET.		<b>40</b> 000 0F
The second December 61, 10		••••••	<b>\$</b> 8,888.07
INC	OME.		
	Fire.		
Gross prems. received during the year	\$1,767.36	3	
Deduct reinsurance	40.59	)	
Received for premiums		- \$1,726.77	
Gross interest on mortgage loans	\$75.00	)	
Gross interest on deposits	87.76		
Total gross interest		162.76	
Total income	•••••		1,889.53
Sum of both amounts	· · · · · · · · · · · · · · · · · · ·	-	\$5,777.60
DISBURS	EMENTS.		
Gross amount paid policy-holders for los	ses	\$3,098.01	
Expenses of adjustment and settlement	of losses	49.70	
Commissions or brokerage	. <b></b>	56.57	
Salaries of special agents		180.00	
Printing and stationery		14.00	
Postage, telegrams, telephone, and expres	88	26.15	
Furniture and fixtures		40.00	
Inspections and surveys			
State taxes on premiums			
Insurance-department licenses and fees	•••••	10.00	
Total disbursements	•••••		3,504.15
Ralance			\$9.273.45

		COMPAN	•
s and banks not	on in-	\$2,000.00	
months due	• • • • • •	204.70 68.75	
per balance		• • • • • • • • • • • • • • • • • • • •	\$2,273.45
ges	• • • • • • • • • •	•••••	56.25
	• • • • • • • • • • • • • • • • • • • •	•••••	\$2,329.70
npaid ited	•••••	<b>\$5</b> 00.00 <b>25</b> 0.00	
osses and claims			<b>\$</b> 750.00
risks		• • • • • • • •	2,122.85
		\$543.15	\$2,872.85
isks and Premium	s, 1913.		
Fire.		Dieles	D====t=====
year	· · · · · · · · <u> </u>	\$601,596 809,611	Premiums. \$3,484.04 1,767.36
d off as terminated		\$911,207 238,363	\$5,251.40 1,419.62
		\$672,844	\$3,831.78
rion of Fire Risk	S AND PREMI	UMS.	
Gro	ss premiums		Premiums uncarned.
\$13,765	\$99.33	1-2	\$49.66
184,026 179,207	1,047.08 1,017.34	1-6 1-2	174.51 508.67
295,846	1,668.08	5–6	1,390.01
	PO 001 70		
\$672,844	\$3,831.78		\$2,122.85
	te	LIABILITIES.  npaid	te

## WASHINGTON MUTUAL FIRE INSURANCE COMPANY.

Business in Connecticut, 1913.	Fire.
Gross risks written	\$309,611.00
Less \$8,600.00 risks canceled, and \$0.00 reinsurance in companies authorised in Connecticut	8,600.00
Net risks written	\$301,011.00
Gross premiums on risks written	\$1,767.86
Less \$40.59 return premiums; and \$0.00 premiums for reinsurance in companies authorized in Connecticut	40.59
Net premiums received	\$1,726.77
Less losses on risks reinsured in companies authorized in Connecticut	\$3,098.01 0.00
Net losses paid	\$3,098.01
Net losses paid	\$3,848.01 0.00
Net losses incurred	\$3,848.01

# FIRE AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE
31st DAY OF DECEMBER, 1913.

J. Q. ADAMS, Secretary.

## AGRICULTURAL INSURANCE COMPANY,

#### WATERTOWN, N. Y.

#### Commenced Business, February, 1853.

W. H. STEVENS, President.

W. H. SIEVENS, HESIGEIG		0. <b>4.</b> 110a	as, secretary.
CAPIT.  Amount of capital paid up in casl  Amount of ledger assets December 31,			<b>\$4,</b> 189,431.86
IN	COME.		
<b></b> -	Fire.		
Gross prems. received during the year Deduct reinsurance, \$565,934.49,	\$2,709,688.44		
and return premiums, \$442,943.72	1,008,878.21		
Received for premiums		\$1,700,810.23	
Gross interest on mortgere loans			•
Gross interest on collateral loans	8,199.33		
Gross interest on bonds and divi-	ŕ		
dends on stocks	136,067.96		
Gross interest on deposits	6,820.97		
Gross interest on contract sales of	,		
real estate	36.23		
Gross rents for company's occupancy			
of its own buildings	2,500.00		
Total gross interest and rents		193,281.55	
Agents' balances previously charged	off	43.69	
Gross profit on sale or maturity of led	ger assets, viz.	:	
Bonds		2,279.02	
Gross increase, by adjustment, in b	ook value of		
ledger assets, viz.:			
Bonds		3,876.65	
Total income			1,900,291.14
Sum of both amounts			\$6,089,723.00

Fire.	
Gross amount paid policy-holders	
for losses (including \$160,577.65	
occurring in previous years), \$1,098,642.03	
Deduct amount received for salvage,	
<b>\$</b> 9,973.44,	
for reinsurance in other companies,	
\$271,020.86,	
and for discount,	
<b>\$498.25</b>	
Net amount paid policy-holders for losses	\$817,149.48
Expenses of adjustment and settlement of losses	31,498:74
Commissions or brokerage	362,824.56
Allowances to local agencies for miscellaneous	,
agency expenses	5,712.12
Salaries, \$41,620.06, and expenses, \$68,052.82, of	0,
special and general agents	109,672.88
Salaries, fees, and all other charges of officers,	100,072.00
directors, trustees, and home-office employees	58,951.44
Rents, including \$2,500.00 for company's occupancy	00,001.44
	9 000 90
of its own buildings	3,922.30
Advertising, \$7,257.19; printing and stationery,	10 700 00
\$12,535.63	19,792.82
Postage, telegrams, telephone, and express	11,654.86
Legal expenses	320.99
Furniture and fixtures	1,379.80
Maps, including corrections	6,302.57
Underwriters' boards and tariff associations	33,472.12
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	11,646.99
Inspections and surveys	8,991.30
Repairs and expenses (other than taxes) on real	
estate	1,329.51
Taxes on real estate	681.97
State taxes on premiums	38,232.69
Insurance-department licenses and fees	8,662.65
Federal corporation tax	5,383.11
Municipal and county taxes	5,383.11
Local tax on personal property	1,898.30
Publishing statements and state bond	1,306.07
Audits and insurance publications	2,089.30
Fuel and light	812.55
Cleaning office	124.00
County clerk's fees	26.93
Mail insurance	103.14
Ice and water	81.75
Laundry	51.65
zanumuzy	

AGRICULTURAL INSURANCE	COMPANY.	125
Association membership	152.00	
Employees' bonds	150.00	
Office supplies	153.63	
Rent safe deposit	25.00	
Miscellaneous	100.03	
Paid stockholders for interest or dividends (amount		
declared during the year)	75,000.00	
Decrease in liabilities during year, on account of	•	
reinsurance treaties	9,364.26	
Agents' balances charged off		
Gross loss on sale or maturity of ledger assets, viz.	:	
Bonds \$8,397.11	l	
Stocks 400.33	8,797.44	
Gross decrease, by adjustment, in book value of	- !	
ledger assets, viz.:	F10 F0	
Bonds	516.76	
Total disbursements		1,641,405.38
Balance	• • • • • • • • • • • • • • • • • • • •	<b>\$4,448,317.62</b>
LEDGER ASSETS.  Book value of real estate	712,862.90	
Loans secured by collateral (Schedule C)		
Book value of bonds, \$1,865,174.52, and stocks		
\$1,099,394.81 (Schedule D)		
Cash in company's office		
Deposits in trust companies and banks on interest		
Agents' balances, under three months due		
Agents barances, over three months due	0,033.78	
Total ledger assets, as per balance		<b>\$</b> 4,448,317.62
NON-LEDGER ASSETS.		
Due.	Accrued.	
Interest on mortgages \$553.32	• •	
Interest on bonds	•	
Interest on collateral loans	•	
Interest on bank balances	735.37	
Total interest due and accrued, \$553.33	\$42,134.38	42,687.70
Gross assets		\$4,491,005.32

#### DEDUCT ASSETS NOT ADMITTED.

DEDUCT ASSETS NOT ADMITTE	<b>.</b> D.	
Agents' balances, representing business written	-	
prior to October 1, 1913	<b>\$6</b> ,033.79	
Book value of real estate over market value Book value of bonds and stocks over market value	5,314.74	
(Schedule D)	182,578.83	
Total		193,927.36
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	<b>\$4,297,077.96</b>
LIABILITIES.		
Gross losses adjusted and unpaid	\$42,894.54	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	101,939.26	
Gross claims for losses resisted	14,259.00	
	14,200.00	
Total	\$159,092.80	4
Deduct reinsurance due or accrued	39,570.15	1
Deduct reinsurance que or accided	38,57 0.15	
Yet amount of amount house and alatma		<b>4110 500 65</b>
Net amount of unpaid losses and claims		\$119,522.65
Unearned premiums on fire risks		1,881,103.97
Salaries, rents, expenses, bills, accounts, fees, etc., due		7,814.44
Estimated federal, state and other taxes hereafter pa	yable	38,000.00
Conflagration reserve		200,000.00
Total liabilities, except capital		\$2,246,441.06
Capital paid up in cash		<b>4</b> -,,
Surplus over all liabilities		
- Surprus Over all machines	1,000,000.00	
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	2,050,636.90
Total		\$4,297,077.96
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of a		
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Virginia	\$25,730.00	\$28,285.37
North Carolina	\$25,730.00 9,300.00 10,500.00	13,170.68 24,305.33
Georgia Florida	10,700.00	11,522.00
Danie Daniem 1010		
RISKS AND PREMIUMS, 1913. Fire.	Risks.	Premiums.
In force December 81, 1912	\$485,417,600	\$4,256,156.00
Written or renewed during the Year	276,490,300	2,709,688.44
Excess of original premiums over amount received for reinsurance		1,193.04
	\$711,907,900	\$6,967,037.48
Total Deduct those expired and marked off as terminated	242,736,800	2,479,851.48
In force at the end of the year 1918	\$469,171,600	\$4,487,186.00
Deduct amount re-insured	80,110,000	842,760.00
Net amount in force December 31, 1918	\$389,061,600	\$3,644,426.00
	,000,002,000	,,

RECAPITULATION OF FIRE RISKS AND PREMIUMS.				
Year. Written. Term.		Gross premiu		Premiums
1913 One year or less	Amount.	charged.		unearned.
1912)	\$84,905,000 647,900	\$864,415. 3.666.	00 1-2 00 1-4	\$482,207.50 916.50
	532,100	3,666. 2,852.	00 1-4 00 3-4	2,139.00
1911   1912   Three years	64,302,200 70,055,500	554,541. 607,638.	00 1-6 00 1-2	92,423.49 303,819.00
1913 ]	76,733,900	668,089.	00 5-6	556,740.84
1910]	76,733,900 235,200	668,089. 2,226.	00 1-8	278.25
1911   1912   Four years	635,100 375,900	4,159. 8,115.	00 3–8 00 5–8	1,559.62 1,946.87
1918 }	401,100	8,171.	00 7–8	2,774.68
1909	401,100 15,137,200	154,019.	00 1–10	15 401.90
1910   1911 } Five years	16,764,800 19,202,400	175,224. 196,432.	00 3-10 00 1-2	98.216.00
1912	19.406.400	196,432. 203,291. 192,621.	00 7-10	52,567.20 98,216.00 142,303.70 173,358.90
1913 J Over five years	18,486,500 1,240,400	192,621.	00 9–10 .00 pro r <b>∉</b> a.	173,358.90 4.450.57
Totals	\$389,061,600	<b>\$3,644,42</b> 6.	00	\$1,881,103.97
	ENERAL INTERR			
Largest gross aggregate am anywhere in the United S reinsurance, whether the s	tates, without any	any one na deduction	zard located whatever for	
panies?	De III admitt	ou or non-ac	Answer	\$100,000.00
Total amount of the compar	ny's stock owned	by the dire	ctors at par	
Total amount loaned to stock	holder not officer		Answer	94,400.00 44,850.00
Total amount loaned to stock What interest, direct or indi	rect, has this comp	pany in the	capital stock	
of any other insurance con is a majority of the capital	mpany?	osny owned o	Answer	None.
directly or indirectly, by an Has this company guaranteed	ny other corporation	n?	Answer	No.
Has this company guaranteed now in force?	l policies issued by	any other c	ompany, and	No.
	USINESS IN CONNE	•		Fire.
Gross risks written Less \$519,500.00 risks can	celed. and \$772.42	2.00 reinsura	nce in com-	\$4,667,400.00
panies authorized in C	Connecticut			1,291,922.00
Net risks written	<b></b>			\$3,375,478.00
Gross premiums on risks writ	tten			\$34,002.19
Less \$3,722.06 return prem ance in companies aut	niums; and \$5,873.	23 premiums	for reinsur-	9,595.29
Net premiums received				\$24,406.90
Less losses on risks reinsu	red in companies a	authorized in	Connecticut,	\$14,001.13 2,344.79
Net losses paid				\$11,656.34
LOSSES INCUFFED				\$12,226.17
Less losses on risks reinsu	red in companies a	authorized in	Connecticut,	1,348.34
Net losses incurred	· · · · · · · · · · · · · · · · · · ·		• • • • • • • • • • • • • • • • • • • •	\$10,877.83
s	chedule C. Loans	on Collateral	•	
		Par value. I	farket value	Amount loaned.
100 shs. Brockway Co., Wate		\$10,000.00	\$10,000.00	\$8,000.00
100 shs. Brockway Co., Wate 5 shares Brockway Co., Wate 10 shs. Arthur G. & C. Co., Lo	rtown, N. Y.,	500.00	1,000.00	40,000
10 shs. Arthur G. & C. Co., La	owville, N. Y.	1,000.00 15,000.00	15,000.00	12,750.00
236 shares prfd. St. Regis	Paper Co.,			
Deferiet, N. Y.	mmonee Tries	23,600.00	23,600.00	20,000.00
Real Estate Mortgage  236 shares prid. St. Regis Deferiet, N. Y.  118 Bonds 5%, 1982, St. La national Elec. R. R. &  100 shares Carthage Tissue P.	Land Co	59,000.00	29,500.00	20,000.00
100 shares Carthage Tissue P	aper Mills	10,000.00	10,000.00	8,000.00
150 shares West End Paper (	o., Carthage,	15,000.00	15,000.00	8,500.00
150 shares Carinage Histor II. 150 shares West End Paper C  5 shs. Wat'n Nat. B'k, Watel 49 shs. prfd. International 250 shs. prfd. Stock Hunting	rtown, N. Y.,	500.00	1.150.00 7	
49 shs. prid. International	Paper Co	4,900.00	1,715.00 }	2,200.00
town, N. Y	Co., Water-	25,000.00	25,000.00	. 15,000.00
wπω, Δ1. Δ		,	,,,,,,,,	,,,,,,,,,,

	Par value.	Market value.	Amount loaned.
Deed of Real Estate, Elmira, N. Y	3,000.00	8,000.00	
Deed of Real Estate, Elmira, N. Y. 5 shs. Wat'n Nat'l Bank, Watertown, N. Y. 12 Bonds 6%, Ontario Talc Co., Gouverneur, New York 4 shs. Wat'n Nat. B'k., Watertown, N. Y. 200 shares Brownville Paper Co., Brownville, N. Y.	500.00	1,150.00	350.00
12 Bonds 0%, Untario Tale Co., Gouver-	6,000.00	3,600.00	3,000.00
4 shs. Wat'n Nat. B'k., Watertown, N. Y.	400.00	920.00	500.00
200 shares Brownville Paper Co., Brown-		40.000.00	0.000.00
Real Estate Mortgage	20,000.00 5,000.00	40,000.00 5,000.00	8,000.00 4,000.00
10 shares Wat'n Nat'l Bank, Watertown, N. Y.,	1,000.00	2,300.00	1,000.00
2 Bonds 4%, 1929, Oregon Short Line	0.000.00	1 700 00	200.00
840 shares prid International Paper Co	2,000.00 <b>34,</b> 000.00	1,780.00 11,900.00	600.00 10.000.00
200 shares Brownville Paper Co., Brownville, N. Y.  Real Estate Mortgage		•	1
N. Y. Republic Iron & Steel Co. 10 shares pref. Republic Iron & Steel Co. 10 shares pred. U. S. Steel Corporation . 3 Bonds 6%, 1921, Remington-Martin Co., Norfolk, N. Y.	5,000.00 5,000.00	5,000.00 4,000.00	}
10 shares prid. U. S. Steel Corporation	1,000.00	1,050.00	10,000.00
3 Bonds 6%, 1921, Remington-Martin Co.,	1 500 00	1 500 00	
NOTIOIR, N. I	1,500.00	1,500.00	J
Totals	\$248,900.00	\$218,665.00	\$128,400.00
Schodule D. Donde and Stee		the Commons	
Schedule D. Bonds and Stoc State, County, and Municipal Bonds:—			Market value.
STATE, COUNTY, AND MUNICIPAL BONDS:— Asheville, N. C., 4%, 1922 Dublin, Ga., 5%, 1937 Louisiana State, 4½%, 1931 Louisiana State, 4½%, 1960 New York City, 4%, 1959 New York City, 4%, 1959 New York State, 3%, 1958 Richmond, Va., 4%, 1921 Richmond, Va., 4%, 1921 Richmond, Va., 4%, 1923 Richmond, Va., 4%, 1927 St. Petersburg, Fla., 6%, 1941 Sullivan T'ship, Lawrence Co., S. C., 5½%, 193 Watertown, N. Y., 4%, 1940	20	9,827.05 98	
Dublin, Ga., 5%, 1937	:::: <b>i</b>	0.685.72 105	10,500.00
Louisiana State, 41/2 %, 1931	{	9,811.00 98	
Louisiana State, 4½%, 1988	11	9,600.00 98 9,600.00 98	19,600.00 19,600.00
New York City, 4%, 1959	27	7,152.81 96	
New York State, 3%, 1958	20	5.000.00	28,500.00
Richmond, Va., 4%, 1921	10	0,184.65 96 5,100.00 95	14 9KN 0A
Richmond, Va., 4%, 1927		1,882.10	1,880.00
St. Petersburg, Fla., 6%, 1941	1	L,391.97 107	10,700.00
Wetertown N V 4% 1940		1,882.10 <b>94</b> 1,391.97 107 7,963.00 107 4,000.00 91	8,025.00 3,640.00
RAILROAD BONDS:—  Baltimore & Ohio, 4%, 1941  Baltimore & Ohio, 3½ %, 1925  Brooklyn Rapid Transit, 5%, 1918  Burlington Ry. & Light Co., 5%, 1932  Carolina, Clinchfield & Ohio, 5%, 1938  Chicago & Eastern Ill., 4%, 1955  Chicago Great Western, 4%, 1959  Chicago, Milwaukee & St. Paul, 4½ %, 1932  Chicago, Milwaukee & St. Paul, 4½ %, 1932  Chicago Railways Co., 5%, 1927  Chicago, Rock Island & Pacific, 4%, 1934  Denver & Rio Grande, 4%, 1949  Erie, 4%, 1953  Erie, 4%, 1951  Federal Light and Traction Co., 5%, 1942			
Baltimore & Ohio, 4%, 1941		9,232.28 84	8,400.00
Brooklyn Rapid Transit, 5%, 1918	2	4,411.44 90 4,401.80 96	14,400.00 14,25,375.00 14,1587.50 16,500.00
Burlington Ry. & Light Co., 5%, 1932	2	3,987.50 93	23,375.00 4 14,587.50
Carolina, Clinchfield & Ohio, 5%, 1938	10	5,000.00 97 1,233.68 66 0,621.55 70	14,587.50
Chicago Great Western, 4%, 1959	40	0.621.55 70	16,500.00 % 85,375.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	30		5K 5KV VV
Chicago, Milwaukee & St. Paul, 4%, 1934	23	3,939.90 88 4,543.98 96	22,062.50 4 14,437.50
Chicago, Rock Island & Pacific, 4%, 1984	2	2.072.15 72	18.062.50
Denver & Rio Grande, 4%, 1949	2	1.400.47 08	17.000.00
Erie, 4%, 1953	19	5,273.20 71 9,226.75 88	14,250.00 17,725.00
Federal Light and Traction Co., 5%, 1942	i	4.087.90 89	13,350.00
Galveston, Harrisburg & San Antonio, 5%, 1	.981, 2	1,291.80 100	20,000.00
Interported Rapid Transit, 5%, 1966	2	8,804.18	8-5 24,398.75
Interborough Rapid Transit, 5%, 1917	13	2,000.00 100	12.000.00
Iowa Railway & Light Co., 5%, 1932	23	3,812.50 90 4,525.64 95	
Kings County Elevated, 4%, 1949	21	4,525.64	23,750.00
Los Angeles Railway Corpt'n, 5%, 1940	2	R.794.60 91	99 7KA AA
Mahoning & Shenango Ry. & Light Co., 5%, 1	1916,	9,858.86 97 4,259.40 81	9,700.00 <b>%</b> 12,262.50
Midland Valley, 5%, 1943	3	R.818.50 88	85,200.00
Milwaukee Electric Ry. & Light Co., 5%, 195	11 25	5,000.00 92	23,000.00
Missouri Pacific, 5%, 1920	14	5,000.00 92 4,978.30 95 5,861.10 95	99 750 00
Monongahela Valley Traction Co., 5%, 1942	24	4.064.50 92	
N. Y. Central & Hudson River, 31/2%, 1998.		9.586.80 77	% 7,775.00
N. Y., Chicago & St. Louis, 4%, 1931	8	8.800.00 105	84 8777 9K
N. Y., Ontario & Western, 4%, 1955	2°	7,140.40 82	24,600.00
New York Rys. Co., 4%, 1942	§	3,251. <b>6</b> 0 74	7, 2,995.00
New York Railways Co., 5%, 1942	4	9,106.44 60 7,045.00 88	14 9,087.50 14 41.750.00
Norfolk & Southern, 5%, 1961	49	9,216.32	47.000.00
Denver & Rio Grande, 4%, 1949 Erie, 4%, 1953 Erie, 4%, 1953 Erie, 4%, 1953 Erie, 4%, 1955 Federal Light and Traction Co., 5%, 1942 Galveston, Harrisburg & San Antonio, 5%, 1 Galveston-Houston Electric, 5%, 1956 Interborough Rapid Transit, 5%, 1966 Interborough Rapid Transit, 5%, 1917 Iowa Rallway & Light Co., 5%, 1932 Kansas City Southern, 5%, 1950 Kings County Elevated, 4%, 1949 Los Angeles Railway Corpt'n, 5%, 1940 Mahoning & Shenango Ry. & Light Co., 5%, 1 Michigan Central, 4%, 1929 Midland Valley, 5%, 1943 Milwaukee Electric Ry. & Light Co., 5%, 195 Missouri Pacific, 5%, 1920 Missouri Pacific, 5%, 1917 Monongahela Valley Traction Co., 5%, 1942 N. Y. Central & Hudson River, 3½, %, 1998 N. Y., Chicago & St. Louis, 4%, 1931 N. Y., New Haven & Hartford, 6%, 1948 N. Y., Ontario & Western, 4%, 1955 New York Rys. Co., 4%, 1942 New York Rallways Co., 5%, 1941 Oklahoma Railway, 5%, 1961 Oklahoma Railway, 5%, 1961	18	3,983.87 84	12,600.00

	Book value.	Rate.	Market value.
Puget Sound Electric, 5%, 1932	9,841.65	85	8,500.00
Rock Island, Arkansas and La., 4½%, 1934 Seattle Electric Co., 5%, 1929 Southern Pacific Co., 4%, 1929 Southern Railway Co., 4%, 1956 St. L., Iron Mt. & So., River & Gulf Div., 4%, 1988, Toledo Traction Lt. & Pr. Co., 6%, 1918 United Lt. & Rys., 5%, 1932 United Railways Co., St. Louis, Mo., 4%, 1984 Virginia & Southwestern, 5%, 1958 Virginia Ry. & Power Co., 5%, 1934	18,558.76 24,764.70 25,619.00	83 95	16,600.00 23,750.00 21,500.00 18,250.00
Southern Pacific Co., 4%, 1929	25,619.00	86	21,500.00
Southern Railway Co., 4%, 1956	19.863.88	72 76	18,250.00
Toledo Traction Lt. & Pr. Co., 6%, 1918	21,221.59 24,739.50 23,077.36 8,859.10	9714	19,000.00 24,375.00
United Lt. & Rys., 5%, 1932	23,077.36	86	21 500 00
United Railways Co., St. Louis, Mo., 4%, 1984	8,859.10 9,865.00	69 89 1/ <sub>3</sub>	6,900.00
Virginia Ry. & Power Co., 5%, 1934	24,234.35	9073	22,500.00
Manager Company Dougla			
Miscellaneous Bonds:—  Adirondack Electric Pr. Corp., 5%, 1962 American Tel. & Tel. 4%, 1929 American Tel. & Tel. 4%, 1933 Appalachian Power, Va., 5%, 1941 Brownville Paper Co., 5%, 1941 Butte Electric & Power Co., 5%, 1951 Consulated Lighting Co. of Vt., 5%, 1926 Consulated Lighting Co. of Vt., 5%, 1928 Consulated Lighting Co., 0 Mich., 5%, 1938 Dayton Lighting Co., Ohlo, 5%, 1937 Des Moince Electric Co., 5%, 1937 Des Moince Electric Co., 5%, 1938 Great Western Power Co., 5%, 1946 Indiana & Michigan Electric Co., 5%, 1957 International Paper Co., 5%, 1916 International Paper Co., 5%, 1938 Iroquois Iron Co., 5%, 1917 Iroquois Iron Co., 5%, 1918 Louisville Gas & Electric Co., 6%, 1918 Merchants Heat & Light Co., Ind., 5%, 1922 Mortgage Bond Co., N., 4%, 1966 New York Eusiness Build. Corporation, 6%, 1927, New York & Westchester Lt. Co., 4%, 2004 Odd Fellows Temple Assn., Little Falls, N. Y., 5%, 1914-30 Pacific Gas and Electric Co., 5%, 1930 Portland Gas & Coke Co., Oregon, 5%, 1940 Raquette Foundry & Supply Co., Massena, N. Y., 6%, 1918 Rockford Electric Co., Ill., 5%, 1939	19,711.76	9214	18,500.00
American Tel. & Tel. 4%, 1929	28,185.75	921/ 85 /4 96 %	25,650.00
American Tel. & Tel., 41/2 %, 1933	6,053.92	96%	5,805.00
Appaiachian Power, va., 0%, 1941	12,550.00 60,000.00	68 T	25,650.00 5,805.00 10,200.00 60,000.00
Butte Electric & Power Co., 5%, 1951	24,226.75 14,761.65	93	23,250.00 14,250.00
Consolidated Lighting Co. of Vt., 5%, 1926	14,761.65	95 90	14,250.00
Dayton Lighting Co., Ohio, 5%, 1937	24,018.68 18,726.16 24,441.96	90	22,500.00 18,000.00 23,750.00
Des Moines Electric Co., 5%, 1938	24,441.96	95	23,750.00
Great Western Power Co., 5%, 1946	14,478.90	7914 9014 8214	
International Paper Co., 5%, 1935	22,963.00	82 12	20.625.00
Iroquois Iron Co., 5%, 1917	14,461.20 22,963.00 9,782.24 9,761.84	96	13,518.75 20,625.00 9,600.00 9,500.00 14,700.00
Iroquois Iron Co., 5%, 1918	9,761.84 14,875.00	95 98	9,500.00
Merchants Heat & Light Co., Ind., 5%, 1922	24,302.26	93	23,250.00
Mortgage Bond Co., N. Y., 4%, 1966	22,617.30 7,326.68 23,282.00	83	23,250.00 20,750.00 5,250.00 19,250.00
New York & Westchester Lt Co. 4% 2004	23.282.00	75 77	19.250.00
Odd Fellows Temple Assn., Little Falls, N. Y.,	20,202.00		
5%, 1914-30	17,000.00	100 83	17,000.00
Pacific Power & Light Co., 5%, 1932	23,240.00	90	20,750.00 22,500.00
Portland Gas & Coke Co., Oregon, 5%, 1940	23,246.00 23,725.00 24,638.40	94	23,500.00
Raquette Foundry & Supply Co., Massena, N. Y.,	8 000 00	50	4,000.00
Rockford Electric Co., Ill., 5%, 1939	9,641.37	94	9,400.00
San Joaquin Lt. & Pr. Corp., 5%, 1950	14,003.80	93	9,400.00 13,950.00 17,800.00
St Regis Paper Co. Deferiet. N. Y., 6%, 1928-32.	47.500.00	89 95	47,500.00
Tennessee Power Co., 5%, 1962	12,696.00	78	11.700.00
Texas Power & Light Co., 5%, 1937	38,080.00	871/2 100	35,000.00 4,000.00
Raquette Foundry & Supply Co., Massena, N. Y., 6%, 1918  Rockford Electric Co., Ill., 5%, 1939 San Joaquin Lt. & Pr. Corp., 5%, 1950 Seattle Lighting Co., 5%, 1949 St. Regis Paper Co., Deferiet, N. Y., 6%, 1928-32, Tennessee Power Co., 5%, 1982 Texas Power & Light Co., 5%, 1937 West End Paper Co., Carthage, N. Y., 6%, 1916, West End Paper Co., Carthage, N. Y., 6%, 1917,	4,000.00	100	4,000.00
RAILROAD STOCKS: —			
	27,268.75	116	24,360.00
210 shs. Atlantic Coast Line 540 "Atchison, Topeka & Santa Fé 400 "Baltimore & Ohio 200 "Brooklyn Rapid Transit Co.	27,268.75 59,205.73 39,736.44	931/3 921/3 88	50,490.00
400 " Baltimore & Ohio	39,736.44 17,325.00	921/2	37,000.00 17,600.00
250 " Cayuga & Susquehanna		190	14.250.00
200 " Chicago, Milwaukee & St. Paul	26,539.59 32,746.78 44,137.50	100	20,000.00 35,000.00 38,250.00
250 "Chicago, Milwaukee & St. Paul, pref 300 "Chicago & North Western	44.137.50	140 1274	38,250.00
250 " Great Northern, pref	27,456.25 4,578.13	1271/3 126 % 127 1/3	
50 " Great Northern Railway Co., pref 100 " Hereford Railway Co	4,578.13	127 1/2 70	5,100.00 7,000.00 1,148.00 53,250.00
14 " Illinois Central	10,150.00 1,489.25	60	1,148.00
14 " Illinois Central	70.237.50	1061/4	53,250.00
400 "Lehigh Valley	32,287.50 86.531.25	1061/4 1491/4 1331/4	29,900.00 93,450.00
220 " Morris & Essex	86,531.25 21,540.00 2,782.00	Ino	93,450.00 17,380.00 2,496.00
26 " Morris & Essex Extension	2,782.00 25,371.25	96 134 ½	92 041 00
178 "Nashville, Chattanooga & St. Louis	22 192 50	187	22 253.00
100 " New York, Lackawanna & Western	13,650.00 49,757.25 44,575.00	110	
388 " New York, New Haven, and Hartford	49,757.25 44,575.00	76 1/8 109	25,349.62
400 " Northern Pacific	15 741 00	195	12,870.00
1210 " Pennsylvania	76,312.50	109%	66,323.13
178 Nashville, Chattanooga & St. Louis 176 Nashville & Decatur 100 New York, Lackawanna & Western 1838 New York, New Haven, and Hartford 180 Northern Pacific 122 Oswego & Syracuse 1210 Pennsylvania 180 Pittsburgh, Ft. Wayne & Chicago 180 Reading 190 Southern Pacific 180 Union Pacific	76,312.50 27,750.00 32,275.00 46,053.64	155 % 168 % 88 %	23,250.00 33,725.00 41,712.50
470 " Southern Pacific	46,053.64	88 %	41.712.50
28 " Union Pacific	4,900.00 3,720.00	155 150	4,340.00 3,003.00
Fire - 9	-,		-,

	BAN	K AND TRUST COMPANY STOCKS:	Book value.	Rate.	Market value.
20	shs.	Carthage Nat., Carthage, N. Y	2.285.00	218	4.360.00
26	**	Jefferson Co. Nat., Watertown, N. Y.,	4.895.00	240	6,240.00
75	**	Nat. Herkimer Co., Little Falls, N. Y.,	12,750.00	250	18,750.00
200	**	Northern N. Y. Tr. Co., Watertown, N. Y.,	40,000.00	250	50,000.00
150	••	Watertown Nat., Watertown, N. Y	17,045.00	250	37,500.00
		MISCELLANEOUS STOCKS:			
200	shs.	American Locomotive Co., pref	18.825.00	964	19.250.00
200	**	American Tel. & Tel. Co	27,300.00	119	23.800.00
129	"	H. H. Babcock Co., Watertown, N. Y	9.100.00	25	3,225.00
9	••	General Adjustment Bureau, New York,	450.00	100	450.00
325	**	General Electric Company	29,000.00	139 14	45,837.50
263	••	Hungerford-Holbrook Company	26,300.00	100 "	26,300.00
300	**	International Paper Company, pref	24,950.00	35	10,500.00
3	**	Louisville Property Company, Ky	85.00	35	105.00
5	**	Southern Adjust. Bureau, Atlanta, Ga.,	250.00	100	250.00
5	••	Underwriters' Salvage Company, N. Y.,.	500.00	125	625.00
5	**	Underwriters' Salvage Company, Chicago,	500.00	100	500.00
10	••	Watertown Trans. Co., Watertown, N. Y.,	500.00	0	0.00
1	**	Western Adjust. & Insp. Co., Ill	150.00	100	100.00
		Totals	\$2,964,569.33		\$2,781,990.50

CHARLES H. HAHN, Secretary.

## ALBANY INSURANCE COMPANY,

#### ALBANY, N. Y.

## Commenced Business, March, 1811.

#### Reorganized, June, 1881.

JOHN E. McElboy, President.

CAPITA	L STOCK.		
Amount of capital paid up in cash Amount of ledger assets December 31,	1 1912	\$250,000.00 	\$1,049,579.82
IN	COME.		
	Fire.		
Gross prems. received during the year	\$439,805.71		
Deduct reinsurance,			
<b>\$46,509.24</b>			
and return premiums,			
<b>\$63,918.98</b>	110,428.22	,	
Received for premiums		\$329,377.49	
Gross interest on mortgage loans	\$10,906.93	•	
Gross interest on bonds and divi-			
dends on stocks	34,120.94		
Gross interest on deposits	633.41		
Gross rents from company's prop-			
erty, including \$1,500.00 for com-			
pany's occupancy of its own bldgs.	7,289.85		
Total gross interest and rents		52,951.13	1
Profits of McElroy & Hahn agency		3,185.63	
Gross profit on sale or maturity of ledge		0,100.00	
Bonds		85.00	
	_	00.00	
Total income			385,599.25

Gross amount paid policy-holders for

#### DISBURSEMENTS.

Fire.

losses (including \$28,449.55 occur-	
ring in previous years) \$194,992,32	
Deduct amount received for salvage,	
<b>\$452.61</b>	
for reinsurance in other companies,	
<b>\$</b> 19,483.42	
and for discount,	
<b>\$</b> 245.17	
Net amount paid policy-holders for losses	\$174,811.12
Expenses of adjustment and settlement of losses	4,429.85
Commissions or brokerage	85,994.24
Salaries, fees, and all other charges of officers,	55,555
directors, trustees, and home-office employees	17,761.13
Rents, including \$1,500.00 for company's occupancy	,.
of its own buildings	1,560.00
Advertising, \$1,194.64; printing and stationery,	,
\$1,426.11	2,620.75
Postage, telegrams, telephone, and express	2,324.82
Furniture and fixtures	530.04
Maps, including corrections	379.36
Underwriters' boards and tariff associations	4,090.03
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	1,897.80
Inspections and surveys	577.02
Repairs and expenses (other than taxes) on real	
estate	2,730.95
Taxes on real estate	1,954.26

State taxes on premiums.....

Insurance-department licenses and fees.....

Federal corporation tax.....

Commission on bonds.....

Traveling expenses .....

Ice .....

Cigars and flowers.....

Suppers .....

Tax searches .....

4.943.56

1.782.00

809.60 3.50

> 9.90 11.00

42.00

31.25 181.00

5.43

17.18

58.67

12.00

645.00 303.26

Matches		2.90	
Paid stockholders for interest or dividend	•		
declared during the year)		25,000.00	
Total disbursements			335,519.62
Balance			\$1,099,659.45
LEDGER	ASSETS		
Book value of real estate		<b>\$</b> 75,000.00	
Mortgage loans on real estate		224,150.00	
Book value of bonds, \$673,042.75, and st		224,100.00	
819.00 (Schedule D)		717,861.75	
Cash in company's office		1,936.32	
Deposits in trust companies and banks		1,000.02	•
terest		22,387.89	
Deposits in trust companies and banks		14,000.00	
Agents' balances, under three months due		43,929.96	
Agents' balances, over three months due.		393.53	•
Agents balances, ever three months due.			•
Total ledger assets, as per balance			\$1,099,659.45
NON-LEDGE	r assets.		
•	Due.	A	
Interest on mortgages		Accrued.	* * 1
	• • • • •	<b>\$946.63</b>	• * • •
Interest on bonds	• • • • •	_	* ***
Interest on bonds		<b>\$946.63</b>	· ···
	• • • • •	<b>\$946.63 4,472.04</b>	• • • •
Rents on company's prop'y or lease	• • • • •	<b>\$946.63 4,472.04</b>	5,580.33
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and	\$141.66 \$141.66	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66 NOT ADMITTE	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66 NOT ADMITTE	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66 \$141.66 NOT ADMITTE	\$946.63 4,472.04  \$5,418.67	
Rents on company's prop'y or lease  Total interest and rents due and accrued	\$141.66  \$141.66  NOT ADMITTE	\$946.63 4,472.04  \$5,418.67	
Total interest and rents due and accrued	\$141.66 \$141.66  NOT ADMITTE	\$946.63 4,472.04  \$5,418.67  29,974.75	\$1,105,219.78
Total interest and rents due and accrued	\$141.66 \$141.66  NOT ADMITTE	\$946.63 4,472.04  \$5,418.67  29,974.75	

#### LIABILITIES.

Gross losses adjusted and unpaid	\$17,688.92	
Gross claims for losses reported and unadjusted,	•	
plus reserve for losses incurred prior to December		
31, not reported	26,750.38	
Gross claims for losses resisted	1,580.00	
Total	\$46,019.30	
Deduct reinsurance due or accrued	6,673.27	
Net amount of unpaid losses and claims		\$39,346.03
Unearned premiums on fire risks		325,010.07
Salaries, rents, expenses, bills, accounts, fees, etc., du		359.95
Estimated federal, state and other taxes hereafter p		5,702.06
Contingent commissions or other charges due or acc		1,571.06
Total liabilities, except capital		\$371,989.17
		• •
Capital paid up in cash	\$250,000.00	
Capital paid up in cash		
• • •	452,862.33	702,862.33
Surplus over all liabilities	452,862.33	
Surplus over all liabilities	452,862.33	
Surplus over all liabilities	452,862.33	\$1,074,851.50 Premiums.
Surplus over all liabilities	452,862.33	<b>\$1,074,851.50</b>
Surplus over all liabilities	452,862.33	\$1,074,851.50  Premiums. \$651,248.67
Surplus over all liabilities	Risks. \$65,434,460 42,671,222	\$1,074,851.50  Premiums. \$651,248.67 439,805.71
Surplus over all liabilities	Risks. \$65,434,460 42,671,222	\$1,074,851.50  Premiums. \$651,248.67 439,805.71 \$1,091,054.38
Surplus over all liabilities	Risks. \$65,484,460 42,671,222 \$108,105,682	\$1,074,851.50  Premiums. \$651,248.67 439,805.71 \$1,091,054.38 842.79 \$1,091,897.17
Surplus over all liabilities.  Suftplus as regards policy-holders.  Total  RISKS AND PREMIUMS, 1913 Fire.  In force December 31, 1912 Written or renewed during the year  Totals  Excess of original premiums over amount received for reinsurance  Totals  Deduct those expired and marked off as terminated.  In force at the end of the year 1913	Risks. \$65,484,460 42,671,222 \$108,105,682 38,160,240 \$69,945,442	\$1,074,851.50  Premiums. \$651,248.67 439,805.71 \$1,091,054.38 842.79 \$1,091,897.17 \$96,703.82 \$695,193.35

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$17,445,866	\$197.108.77	12	\$98.554.37
1912)	81,990	1.003.29	1-4	250.82
1913 Two years	53,825	696.86	3-4	522.63
1911 1	9,393,315	74.930.05	16	12,488.34
1912 Three years	10,565,075	86,362,89	1-2	43,181.45
1913	11,662,522	95,366.36	56	79.471.97
19101	44,250	326.51	1-8	40.81
1911 (	44.620	414.07	3-8	155.28
1912 Four years	47.725	522.35	58	826.45
1913	17,009	164.60	7-8	144.03
19091	1.812.093	22.848.32	1-10	2.284.83
1910	2,263,957	29,050.57	3-10	8.715.18
1911 } Five years	2,724,667	34,524.05	1-2	17,262.03
1912	2.823.953	37,017.38	7-10	25,912.18
1913	3.080.481	38,996.42	9-10	35.096.78
Over five years	85,817	602.92	pro rata	602.92
Totals	\$62,147,165	\$619,935.41		\$325,010.07

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount of the company's stock owned by the directors at par value?  Answer Total amount loaned to directors or other officers?  Answer Total amount loaned to stockholders not officers?  Answer What interest, direct or indirect, has this company in the capital stock of any other insurance company?  Is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other company, and now in force?	\$60,000.00 \$8,850.00 None. None. No. No.
Business in Connecticut, 1913.	Fire.
Gross risks written	\$2,540,244.00
panies authorized in Connecticut	586,009.00
Net risks written	\$1,954,235.00
Gross premiums on risks written Less \$2,663.20 return premiums, and \$2,883.76 premiums for reinsurance in companies authorized in Connecticut	\$26,332.98 5.546.96
• • • • • • • • • • • • • • • • • • • •	
Net premiums received	\$20,786.02
Less losses on risks reinsured in companies authorized in Connecticut	\$13,091.11 874.10
Net losses paid	\$12,217.01
Less losses on risks reinsured in companies authorized in Connecticut	\$15,001.78 874.10
Net losses incurred	\$14,127.68

#### Schedule D. Bonds and Stocks owned by the Company.

Donotano D. Donas una Brocke (Wil	cu oy me con	·puny.	
RAILEOAD BONDS:	Book value.	Rate.	Market value.
Atlanta, K. & N., 5%, 1946	\$20,750.00	109	\$21,800.00
Baltimore & Ohio, 41/2 %, 1933	4,468.75	91	4.550.00
Brooklyn Rapid Transit, 5%, 1918	9,650.00	96	9,600.00
Brooklyn Rapid Transit, 4%, 2002	4.250.00	88	4,400.00
Chicago, Burlington & Quincy, 4%, 1958	4.931.25	92	4,600.00
Central Pacific, 4%, 1949	4.875.00	92	4,600.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	5,006.25	101	5,050.00
Columbus, 4%, 1939	4.275.00	77	3,850.00
Delaware & Hudson, 4%, 1916	5,500.00	97	4.850.00
Detroit & Mackinac, 4%, 1995	12,399,25	85	11.050.00
Houston E. W. & Texas, 5%, 1933	5,275.00	102	5.100.00
Interborough-Metropolitan, 41/2 % 1956	8.187.50	76	7,600.00
Lake Shore & Michigan Southern, 4%, 1928	9.900.00	89	8.900.00
Milwaukee Elec. Ry. & Light Co., 41/2 %, 1981	11.970.00	90	10,800.00
New York Central & Hudson River, 4%, 1934	10.000.00	86	8,600.00
New York State, 4½ %, 1962	9,400.00	85	8,500.00
New York, Westchester & Boston, 41/2%, 1946	12,635.00	79	10.270.00
Norfolk Southern, 5%, 1961	15,075.00	95	14,250.00
Northern Pacific, 3%, 2047	3.554.25	65	3.250.00
Northern Pacific-Great Northern, 4%, 1921	9.650.00	95	9,500.00
Pennsylvania, 3½%, 1915	4,560.00	97	4,850.00
St. Louis & San Francisco, 4%, 1951	24,000.00	71	17,040.00
Schenectady, 41/2 %, 1941	10.150.00	102	10,200.00
Springfield & Eastern, 5%, 1922	5,342.00	95	4.750.00
Texas Central, 5%, 1923	25,050.00	99	24,750.00
Union Pacific, 4%, 1927	4,687.50	92	4,600.00
Union Railway, 5%, 1942	10,000.00	102	10,200.00
United Traction Co. of Albany & Troy, 41/2 %, 1919	15,140.00	95	14,250.00
United Traction Co. of Albany & Troy, 41/2 %, 2004	25,275.00	92	23,000.00
Virginia & Southwestern, 5%, 2003	25,632.00	103	25,750.00
Virginia & Southwestern, 5%, 1958	29,550.00	90	27,000.00
Wabash, 5%, 1939	25,000.00	102	25,500.00
Wabash, 5%, 1941	8,896.50	106	9,540.00
Watervliet Turnpike & Railway Co., 6%, 1919	16,060.00	105	15,750.00
Western N. Y. & Penn., 5%, 1937	25,000.00	103	25,750.00
			,

MISCELLANEOUS BONDS: -	Book value.	Rate.	Market value.
American Tube & Stamping Co., 5%, 1932	10.565.00	98	10,780.00
Colorado Fuel & Iron Co., 5%, 1948	10,150.00	92	9,200.00
Consumers Gas Co. of Chicago, 5%, 1936	5,350.00	99	4,950.00
Elec. Sec. Corp., 5%, 1936	10,000.00	100	10,000,00
Bikhorn Fuel Co., 5%, 1918	5,610.00	93	5,580.00
Equitable Gas & Elec. of Utica, 5%, 1942	8,000.00	102	8,160.00
General Motors Co., 6%, 1915	13,868.75	99	13,860.00
Kings Co. Elec. Light & Power Co., 6%, 1997	5,950.00	111	5,555.00
Kings Co. Lighting, 5%, 1954	80,300.00	95	28,500.00
Louisville Gas & Electric Co., 6%, 1918	5,970.00	99	5,940.00
Laclede Gas Light Co. of St. Louis, 5%, 1934	10,237.50	98	9,800.00
Montreal Light, Heat & Power Co., 41/2 %, 1932	5,125.00	99	4,950.00
N. Y. Gas & Elec. Lt. Heat & Power Co., 5%, 1948	10,656.25	102	10,200.00
Pacific Tel. & Tel. Co., 5%, 1987	9,887.50	96	9,600.00
Peoples Gas Light & Coke Co., Chicago, 6%, 1943	15,922.50	112	16,800.00
Portland Gas & Coke Co., 5%, 1940	20,100.00	94	18,800.00
Scranton Elec. Co., 5%, 1937	4,800.00	100	5,000.00
United Blec. Light & Power of Balt., 41/2 %, 1929	9,500.00	90	9,000.00
United States Rubber Co., 6%, 1918	10,362.50	102	10,200.00
United States Steel Corporation, 5%, 1968	25,062.50	100	25,000.00
Union Elec. Light & Power of St. Louis, 5%, 1932	10,030.00	100	10,000.00
Utica Gas & Elec. Co., 5%, 1957	4,625.00	98	4,900.00
Watertown Light & Power Co., 5%, 1959	4,925.00	97	4,850.00
RAILBOAD STOCKS:	•		
50 shs. Conn. Ry. & Ltg., pref	4.000.00	70	3,500.00
50 " Detroit & Mackinac, pref	5,000.00	95	4,750.00
• • • • • • • • • • • • • • • • • • • •	5,000.00	•	2,100.00
BANK STOCKS:			
50 shs. New York State Nat. of Albany, N. Y.	14,654.00	290	14,500.00
MISCELLANEOUS STOCKS:			
50 shs. Central State Elec. Corp., pref	4.625.00	83	4.150.00
13 " Central State Eloc. Corp., com	390.00	24	312.00
100 " Elec. Sec. Corp., pref	9.100.00	84	8.400.00
100 " Mackay Companies, pref	7,050.00	66	6,600.00
Totals	\$717,861.75		\$687,887.00

#### ALLEMANNIA FIRE INSURANCE COMPANY OF PITTSBURGH,

#### PITTSBURGH, PA.

#### Commenced Business, July, 1868.

W. STEINMEYER, President.	C.	P.	Kellerman,	Secretary.
	_			
GAPTELL STOCKT				
CAPITAL STOCK.				
Amount of capital paid up in cash		-	00,000.00 \$1	,688,188.07

INCOME.

#### Fire. Gross premiums received during the year ......\$1,227,949.60 Deduct reinsurance, \$206,507.05, and return premiums, **\$204,122.62** ..... 410,629,67 Received for premiums..... \$817,319.93 Gross interest on mortgage loans . \$53,093.34 Gross interest on collateral loans . . 1,111.57 Gross interest on bonds and dividends on stocks ..... 23,810.02 Gross interest on deposits ..... 2,291,62 Gross interest on bills receivable . . 173.43 Gross rents from company's property, 8,182,50 Total gross interest and rents ..... 88,662,48

Total income .....



905,982.41

Gross amount paid policy-holders for	Fire.
losses (including \$48,832.79 occurring in previous years)	<b>\$</b> 504,520,88
Deduct amount received for salvage,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
<b>\$4</b> ,197.53,	
for reinsurance in other companies,	
<b>\$91,656.72,</b>	
and for discount,	
<b>\$378.21</b>	96,232.46

ф. 30, 232. <b>40</b>	
Net amount paid policy-holders for losses	<b>\$4</b> 08,288.42
Expenses of adjustment and settlement of losses	9,575.56
Commissions or brokerage	227,830.20
Salaries, \$8,500.00, and expenses, \$10,215.97, of	
special and general agents	18,715.97
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	48,087.44
Rents	7,129.51
Advertising, \$3,538.82; printing and stationery,	•
\$6,541.57	10,060.39
Postage, telegrams, telephone, and express	8,105.16
Legal expenses	777.28
Furniture and fixtures	611.94
Maps, including corrections	2,925.47
Underwriters' boards and tariff associations	10,768.17
Fire department, fire patrol and salvage corps as-	•
sessments, fees, taxes and expenses	7,775.31
Inspections and surveys	445.92
Repairs and expenses (other than taxes) on real	
estate	2,113.10
Taxes on real estate	1,515.43
State taxes on premiums	8,895.06
Insurance-department licenses and fees	5,157.25
Federal corporation tax	1,147.38
Pennsylvania franchise tax	1,500.00
Mercantile agency	402.50
Home office traveling	198.22
Surety bonds	184.90
Entertaining agents	242.65
Books and journals	214.63
Safe deposit box	38.15
Janitor, notary, Chamber of Commerce	222.60
Paid stockholders for interest or dividends (amount	
declared during the year)	30,000.00
Agents' balances charged off	1,941.30
<b>5</b>	

ALLEMANNIA FIBE INSC	J. MAIN CE	COMPANI.	100
Gross decrease, by adjustment, in book	value of		
ledger assets, viz.: Real estate	<b>\$</b> 112.23		
Bonds	287.50		
		399.73	
Total disbursements			815,289.64
Balance		•••••	\$1,778,880.84
LEDGER AS			
Book value of real estate		\$140,998.84	
Mortgage loans on real estate		828,245.00	
Loans secured by collateral (Schedule C)		8,000.00	
Book value of bonds, \$474,918.00, and			
\$30,550.50 (Schedule D)		505,468.50	
Cash in company's office		3,530.24	
Deposits in trust companies and banks on		155,635.12	
Agents' balances, under three months due .		126,996.60	
Agents' balances, over three months due		703.24	
Bills receivable, taken for fire risks	• • • • • • •	9,303.30	
Total ledger assets, as per balance	•••••		\$1,778,880.84
NON-LEDGER	ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 966.79	<b>\$12,623.00</b>	
Interest on bonds	• • • • •	6,659.00	
Interest on collateral loans	• • • • •	100.00	
Rents on company's property or lease,		400.00	
Total interest and rents due and			
accrued	\$966.79	\$19,782.00	20,748.79
Market value of real estate over book value Market value of bonds and stocks over book	B		1,001.42 35,818.50
Gross assets		• • • • • • • • • • • • • • • • • • • •	\$1,836,449.55
DEDUCT ASSETS NO			
Agents' balances, representing business write	_		703.24
Total admitted assets			\$1,835,746.31

	COMPLETE.	
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 18, <b>5</b> 72.88	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	63,165.41	
Gross claims for losses resisted	6,145.50	
Total	\$87,883.79	
Deduct reinsurance due or accrued	13,858.14	
Net amount of unpaid losses and claims		<b>\$74</b> ,025. <b>65</b>
Unearned premiums on fire risks		786,905.64
Salaries, rents, expenses, bills, accounts, fees, etc., du		2,463,73
Estimated federal, state and other taxes hereafter pa		14,300.00
Contingent commissions or other charges due or acci		946.95
Reinsurance and return premiums due		4,188.53
isometrance and return premiums due	• • • • • • • • • • • • •	4,100.00
Total liabilities, except capital		\$882,830.50
Capital paid up in cash		
Surplus over all liabilities	752,915.81	
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	952,915.81
Total		\$1,835,746.31
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$178,072,930	\$1,743,811.92
Written or renewed during the year	115,897,060	1,227,949.60
Total Deduct those expired and marked off as terminated	\$288,969,990	\$2,971,761.52
	105,513,032	1,120,793.71
In force at the end of the year 1918  Deduct amount reinsured	\$183,456,958 28,647,808	\$1,850,967.81 309,741.13
Net amount in force December 81, 1913	\$154,809,150	\$1,541,226.68
<b>_</b>		

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$39,766,881	\$458,898.87	1-2	\$229,199,44
1911 )	30,555, <b>534</b>	263,327.20	1–6	43.887.87
1912 Three years	29,142,171	253,353.42	1-2	126,676,71
1913	30.889.161	<b>271,591</b> .45	5-6	226.326.21
19091	3,397,909	41,459.2	1-10	4.145.92
1910	4,308,223	<b>54,042</b> .68	3-10	16.212.80
1911   Five years	5,131,076	60,733.99	1–2	30,867.00
1912	5,655,277	67,739.62	7-10	47.417.78
1913 (	5,486,637	67,272.03	<b>9–1</b> 0	60,544.83
Over five years	476,281	8,308.16	pro rata	2,127.13
Totals	\$154,809,150	\$1,541,226.68		\$786,905.64

#### GENERAL INTERROGATORIES.

\$20,000.00

Total amount of the company's stock owned value? Total amount loaned to directors or other office fotal amount loaned to stockhelders not office what interest, direct or indirect, has this con of any other insurance company?  Is a majority of the capital stock of this con directly or indirectly, by any other corporations that this company guaranteed policies issued by now in force?	rs? npany in npany own lon? y any oth	A the capitalA ed or contA	nswer nswer nswer stock nswer rolled, nswer y, and	\$7,100.00 \$1,500.00 \$,000.00 None. No. . No.
Business in Conn	встіснт. 1	918.		Fire.
Gross risks written Less \$261,514.00 risks canceled, and \$49,9 panies authorized in Connecticut	61.00 rein	surance in	com-	\$1,308,675.00
Net risks written  Gross premiums on risks written  Less \$2,106.05 return premiums; and \$4' surance in companies authorized in C	76.62 prer	niums for	rein-	\$997,200.00 \$13,851.19 2,582.67
Net premiums received	authorized	in Conne	cticut,	\$11,268.52 \$5,884.62 439.61
Net losses paid				\$5,445.01 \$5,377.12
Net losses incurred				\$5,377.12
Schedule C. Loans  100 shs. Nat. Lead Co., pref  100 " Crucible Steel Co. of Amer., pref.,  Totals	Par value \$10,000.00 10,000.00	. Market 10,4	100.00 }	
Schedule D. Bonds and Stoc  MUNICIPAL BONDS:—  Glassport, Pa., 5%, 1914-37  Medicine Hat, Canada, 5%, 1942  New Brighton, Pa., 5%, 1915-25  Paiatine School, Fairmont, W. Va., 4½%, 191  Prince Albert, Canada, 5%, 1933	В	by the Conock value.  346,000.00 7,530.00 14,000.00 19,000.00 6,663.00	Rate. 100 921/2 100	14,000.00 19,000.00
RAILROAD BONDS:—  Pt. Wayne & Wabash Val. Trac. Co., 5%, 193 Indiana, Columbus & Eastern Trac. Co., 5%, 1 Interborough Rapid Transit Co., 5%, 1966 Pittsburgh & Butler St., 5%, 1935 Youngstown & Sharon Ry. & Lt. Co., 5%, 193	926, 	19,000.00 9,650.00 19,700.00 10,000.00 26,650.00	70 85 981 <u>4</u> 60 971 <u>4</u>	19,700.00 6,000.00
MISCELLANEOUS BONDS:— Ellsworth Coal Co., 5%, 1925 Four States Coal & Coke Co., 5%, 1913 Greenville, Pa., Water Co., 5%, 1932 Indiana Steel Co., 5%, 1952 Interlake Steamship Co., 6%, 1921 Jamison Coal Co., 5%, 1930 Keystone Coal & Coke, 6%, 1923 Mt. Pleasant Coke Co., 6%, 1923 Monongahela R. Conc. Coal & Coke Co., 6%, National Tube Co., 5%, 1952 New Castle, Pa., Water Co., 5%, 1932 Pittsburgh-Buffalo Co., 5%, 1929 St. Louis Smelting & Refining Co., 5%, 1920		25,000.00 31,680.00 30,000.00 15,100.00 25,740.00 30,450.00 10,000.00 10,800.00 35,350.00 9,975.00 47,750.00	96 90	
RAILEOAD STOCKS: — 220 shs. Pennsylvania,		12,862.50	109%	12,031.00

Bank and Trust Company Stocks:—  148 shs. Braddock National	Book value. 8,288.00 9,200.00	Rate. 385 140	Market value. 56,980.00 12,880.00
MISCELLANEOUS STOCKS: —  1 sh. Western Adjust. & Insp. Co., Chicago	200.00	200	200.00
Totals	\$505,468.50		\$541,287.00
	value. Acta	nal cost. 462.50	Market value Dec, 31, 1913, Unknown

T. HOUARD WRIGHT, Secretary.

#### THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA,

#### PHILADELPHIA, PA.

#### Commenced Business, January, 1905.

EUGENE L. ELLISON, President.

CAPITAI	STOCK.		
Amount of capital paid up in cash		\$750,000.00	
Amount of ledger assets December 31, 19	12		<b>\$2,</b> 292,011.77
INC	OME.		
Fire. Gross prems. received	Marine and Inland.		
•	\$438,112.74		
\$232,490.17, and return premiums,			
\$243,910.91 368,270.82	108,129.26		
Received for prems.			
	\$329,983.49	\$997,878.52 913.00	,
Deposit premiums written on perpetual: Gross interest on bonds and divi-	risks (gross),	813.00	
dends on stocks	\$88,924.17		
Gross interest on deposits	2,210.37		
Gross interest on branch office bank	_,,		
balances and deferred settlements	46.22		
Total gross interest		91,180.76	
Perpetual department fees		201.57	
Gross profit on sale or maturity of ledge			
Bonds	. <b>.</b>	429.30	
Total income			1,090,603.15
Sum of both amounts			\$3,382,614.92

Gross amount paid	Fire.	Marine and Inland.	
policy-holders for losses (including \$139,168.79 occurring in previous years)  Deduct amount received for salvage, \$16,530.45, and for reinsurance in other companies,	<b>\$444,6</b> 70.31	<b>\$</b> 250,631.6 <b>3</b>	
<b>\$</b> 105,876.44	85,990.82	36,416.07	
Net amount paid policy			_
holders for losses,		\$214.215.56	\$572,895.05
Expenses of adjustment			8,259.80
Commissions or broker			214,426.81
Allowances to local	agencies for	miscellaneous	
agency expenses			21,593.32
Salaries, \$13,255.41, a	nd expenses,	\$5,993.18, of	
special and general ag			19,248.59
Salaries, fees, and all	other charge	s of officers,	
directors, trustees, ar	d home-office e	employees,	23,584.80
Rents			4,479.06
Advertising, \$1,185.56;			
<b>\$5,058.16</b>			6,243.72
Postage, telegrams, tele			3,449.73
Legal expenses			2,027.40
Furniture and fixtures			65.52
Maps, including correct			1,514.93
Underwriters' boards ar			8,454.14
Fire department, fire pe			
sessments, fees, taxes			6,587.91
Inspections and survey			1,842.09
State taxes on premium			16,398.93
Insurance-department li			6,194.45
Federal corporation tax			1,854.71
Pennsylvania tax on ca			3,736.75 2,1 <b>1</b> 5.28
Municipal licenses	• • • • • • • • • • • • • • • • • • • •		50.00
Registration of stock Subscriptions			25.00
Deposit premiums return		• • • • • • • • • • •	262.00
Paid stockholders for in			202.00
declared during the J			60,000.00
Agents' balances charge			37.50
115 CHAS DATATION CHAIRC	~ ~·······		

Gross loss on sale or maturity of ledger assets, viz.:  Bonds	193.75	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
	1.72	005 540 00
Total disbursements		985,542.96
Balance	• • • • • • • • • • • • • • • • • • • •	\$2,397,071.96
LEDGER ASSETS.		
Book value of bonds, \$1,833,829.80, and stocks,		
\$292,992.75 (Schedule D)	\$2,126,822.55	
Cash in company's office	17.90	
Deposits in trust companies and banks not on in-		
terest	5,645.53	
Deposits in trust companies and banks on interest,	129,700.77	
Agents' balances, under three months due	133,649.75	
Agents' balances, over three months due	400.04	
Bills receivable, taken for marine and inland risks,	835.42	
Total ledger assets, as per balance		\$2,397,071.96
	•	
NON-LEDGER ASSETS.		00 107 00
Interest accrued on bonds		22,167.90
Salvage claims	• • • • • • • • • • • • • • • • • • • •	3,075.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$2,422,314.86
DEDUCT ASSETS NOT ADMIT	MED.	
DEDUCT ASSETS NOT ADMITS	MED.	
Agents' balances, representing business written		
Agents' balances, representing business written prior to October 1, 1913	\$400.0 <u>4</u>	
Agents' balances, representing business written prior to October 1, 1913	\$400.04	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)	\$400.04 143,715.05	·
Agents' balances, representing business written prior to October 1, 1913	\$400.04	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)	\$400.04 143,715.05 3,075.00	147,190.09
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)  Salvage claims	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)  Salvage claims  Total	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)  Salvage claims  Total	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 \$5,370.00 149,411.00 8,567.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 \$5,370.00 149,411.00 8,567.00 \$163,348.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 \$5,370.00 149,411.00 8,567.00 \$163,348.00 13,767.00	
Agents' balances, representing business written prior to October 1, 1913	\$400.04 143,715.05 3,075.00 \$5,370.00 149,411.00 8,567.00 \$163,348.00 13,767.00	\$2,275,124.77

Unearned premiums on f	lro rieke	4	EEN EE7 00	
Unearned premiums on in			-	
			38,521.45	
Unearned premiums on u	nexpired marine	risks	68,215.51	
Total unearned prem	inma			887 On4 O4
				657,294.84
Reserve on perpetual police				15,563.48
Estimated federal, state a	nd other taxes he	ereatter pays	bie	15,000.00
Total liabilities, exce	nt conital			\$837,439.32
Capital paid up in cash	• •			-
		-		
Surplus over all liabilities	•		687,685.45	
Surplus as regards p	olicy-holders			1,437,685.45
<b></b>				40.075.104.55
Total	• • • • • • • • • • • • • • • • • • • •	· • • • • • • • • • • • • • • • • • • •	• • • • • • • • • •	\$2,275,124.77
	SPECIAL DEP	ORITE		
(Showing deposit	s not held for pro		policy-holder	rs.)
<u>.</u>		M	arket value	Corresponding
State, Country, M			of deposit. \$8,800.00	liabilities. \$10,895.00
Georgia	•••••	• • • • • • •	<b>\$8,800.00</b>	\$10,886.00
	RISKS AND PREMI	UMS, 1913.	35	T
	FIRE. Risks. P	remiums.	MARINE A Risks.	ND INLAND. Premiums.
In force December 31, 1912,		230.806.64	\$21,231,402	\$228,640.87
Written or renewed during		036,165.86	55,999,726	438,112.74
Totals Deduct those expired and		266,972.50	\$77,231,128	\$666,753.11
marked off as terminated	82,768,121	976,205.79	62,813,880	421,902.65
In force at the end of the year 1913	\$114,348,516 \$1,5	290,766.71	814 417 74R	\$244,850.46
Deduct amount re-insured,	17,953,714	224,665.66	\$14,417,748 1,741,461	46,193.67
Net amount in force			· <del></del>	
Net amount in force December 31, 1913		066,101.05	<b>\$12</b> ,676,28 <b>7</b> .	. \$198,656.79
Perpetual risks not included a	above			. \$198,656.79 \$550,550.00 \$17,292.75
				• .•
	LATION OF FIRE RI			Premiums
Year. Written. Term.	Amount.	Gross premium charged.	Unearned.	unearned.
1913 One year or less	\$38,958,700 1,220,776 816,311	\$448,933.7	3 1-2	\$224,466.86
1912 { 1913 { Two years	1,220,776 816.311	12,423.8 7,246.9	2 1-4 3 3-4	3,105.95 5,435.20 20,809.18
1911 )	12,404,978	124,855.0	8 1-6	20,809.18
1912 } Three years 1913	14,160,929	142,099.0 146,199.7	8 1-2 3 5-6	71,049.54 121,8 <b>3</b> 8.1 <b>2</b>
1910 1	14,168,476 120,366 87,437	1.878.9	∩ 1⊸8	172.29
1911   Four years	87,437	732.6 8,895.2	3 3–8 6 5–8	274.78 2,434.54
1912 Four years 1913	384,927 290,077	2,795.3	0 7–8	2,445.89
1909 )	1,517,640 2,386,250	20.278.2	2 1-10	2.027.82
1910   1911 } Five years	2.858.484	31,647.5 37,670.8	7 3-10 9 1-2	9,494.27 18,835.45
1912	3,494,139	44,003.8	B 7-10	30,802.70
Over five years	8,441,409 83,993	41,003.9 941.6	6 9–10 9 pro rata	36,903.56 467.28
Totals	\$96,394,802			\$550,557.88
Perpetual Risk	550,550	\$1,066,101.0 17,292.7	5 90%	15,563.48
Grand Totals	\$96,945,852	\$1,088,898.8	0	\$566,121.36

GENERAL INTERROGATO	RIES		
Largest gross aggregate amount insured in any on anywhere in the United States, without any deduc- reinsurance, whether the same be in admitted or n	tion whatever	ated for	
panies?	directors at	HOEF	\$75,000.00
panies? Total amount of the company's stock owned by the value?		noer	68,940.00 None.
Total amount loaned to directors or other officers? Total amount loaned to stockholders not officers? What interest, direct or indirect, has this company in	Ans	wer	None.
what interest, direct or indirect, has this company in of any other insurance company?		wer	None.
is a majority of the capital stock of this company ow directly or indirectly, by any other corporation? Has this company guaranteed policies issued by any ot	ned or contro	ver	No.
Has this company guaranteed policies issued by any of now in force?	her company,	and <i>wer</i>	No.
BUSINESS IN CONNECTICUT,	1913.		Fire.
Gross risks written Less \$553,932.00 risks canceled, and \$627,486.00 re- panies authorized in Connecticut	insurance in	\$: com-	2,918,549.00
panies authorized in Connecticut	• • • • • • • • • • • • • • • • • • • •		1,181,418.00
Net risks written			1,737,131.00 \$30,781.44
Gross premiums on risks written	niums for rein	sur-	11,315.60
Net premiums received			\$19,465.84
Less losses on risks reinsured in companies authoriz	ed in Connect	icut,	\$8,970.65 1,276.54
Net losses paid		–	\$7,694.11
Less losses on risks reinsured in companies authoriz	ed in Connect	icut,	\$10,768.32 1,276.54
Net losses incurred			\$9,491.78
•			Marine and
Gross risks written			Inland. \$117,328.00
Less \$38,591.00 risks canceled, and \$0.00 reinsura authorized in Connecticut	ince in compi	anies	38,591.00
Net risks written			\$78,737.00
Gross premiums on risks written Less \$746.59 return premiums; and \$0.00 premiums companies authorized in Connecticut	for reinsuran	e in	\$2,761.61 746.59
Net premiums received			\$2,015.02
Less losses on risks reinsured in companies authoriz			\$983.28 0.00
Nět losses paid		·	\$983.28
Less losses on risks reinsured in companies authoriz			\$1,418.28 0.00
Net losses incurred		_	\$1,418.28
	- · · · · · · · · · · · · · · · · · · ·	••••	<b>41,110.20</b>
Schedule D. Bonds and Stocks owned	by the Compo	914.	
Commence of Management Days Commence	Book value.	Rate.	
Atlanta, Geo., 8 1/4 %, 1931	\$10,000.00 10,460.00	88 100	\$8,800.00 10,000.00
Lazerne County, Penn., 4¼%, 1920	10,490.00 50.187.50	100 971/4	
New York City, 31/3%, 1954	50,187.50 205,250.00 50,570.00	971/3 881/3 96 98	167,000.00 48,000.00
North Carolina State, 4%, 1951	20,150.00	98	19,600.00 26,780.00
Atlanta, Geo., 3½%, 1931 Luserne County, Penn., 4½%, 1919 Luzerne County, Penn., 4½%, 1920 New York State, 4%, 1962 New York City, 3½%, 1954 New York City, 4%, 1959 North Carolina State, 4%, 1951 Philadelphia, Penn., 3½%, 1932 Philadelphia, Penn., 3½%, 1934	30,442.50 175,108.25	90 90	26,780.00 158,270.00
RAILEOAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1960	15,206.25 46,250.00 9,200.00	95 91	14,250.00 45,500.00
Baltimore & Ohio, 41/2 %, 1933  Baltimore & Ohio, 31/2 %, 1925  Cuntral Pacific, 4%, 1949	9,200.00	91	9,100.00
CHEUTEI PECINC, 4%, 1949	33,425.00	91 1/3	32,025.00

	Book value.	Rate.	Market value.
Central Pacific, 4%, 1954	47.125.00	85	42,500.00
Chesapeake & Ohio, 4%, 1914	32,234.40	99	82,670.00
Chicago & Eastern Illinois, 4%, 1955	19,100.00	69	13.800.00
Chicago, Burl. & Quincy, 4%, 1958	19.325.00	90	18,000.00
Coal River Ry., 4%, 1945	14.475.00	85	12,750.00
Consolidated Traction Company of N. J., 5%, 1933	27,197.50	100	25,000.00
Erie, 5%, 1918	14.812.50	99	14.850.00
Erie, 4%, 1914	23,210.00	99	24,750.00
Georgia Railway & Elec. Co., 5%, 1949	14,812.50	96	14,400.00
Indiana, Columbus & Eastern Traction, 5%, 1926	22,750.00	90	22,500.00
Jefferson, 5%, 1919	12,030.00	100	12.000.00
Jefferson, 5%, 1919	50.062.50	90	45,000.00
Long Island, 41/2 %, 1922	15,225.00	95	14.250.00
New York Central & Hudson River, 4%, 1934	50.062.50	831/4	
Norfolk & Western, 4%, 1944	45,800.00	89 ′	44.500.00
Norfolk & Western, 4%, 1941	23,906.25	881/4	
Penn. & North Western, 5%, 1930	25,156.25	105 /2	26,250.00
Pennsylvania, 31/6 %, 1915	115,611.25	97	116.400.00
Pennsylvania, 31/2 %, 1915	40,000.00	100	40,000.00
Public Service Corp. of New Jersey, 5%, 1959	48,000.00	88	44.000.00
Reading Co., Jersey Central, 4%, 1951	49,578.75	92	46,000.00
Reading Co., Jersey Central, 4%, 1951	10,350.00	93	9.300.00
Rio Grande Western, 4%, 1949	22,968.75	70	17.500.00
Southern Pacific, 4%, 1955	14,175.00	89	13.350.00
Term. Railroad Assoc. of St. Louis, 4%, 1953	49.625:00	90	45,000.00
Virginian, 5%, 1962	49,500.00	97	48.500.00
Washington Term., 31/4 %, 1945	47.837.50	814	
Washington Tormi, 0/3/0, 1010	¥1,001.00	01 7 <u>4</u>	22,001.00
MISCELLANEOUS BONDS:			
Amer. Tel. & Tel., 4%, 1929	45,125.00	85	42,500.00
Amer. Tel. & Tel., 41/2 %, 1933	3,994.00	95	3,800.00
Manufacturers' Water Co. 5% 1939	9,146.25	100	9,000.00
Minneapolis Gas Light, 5%, 1930	50,290.00	100	50,000.00
Philadelphia Electric, 5%, 1948	51,170.00	101%	50.875.00
Pitts. Term. Warehouse & Trans. Co., 5%, 1936	24.875.00	100	25,000.00
United States Steel, 5%, 1963	77.559.40	100	74.000.00
, ,	,		
RAILROAD STOCKS:			
500 shs. Chesapeake & Ohio	38,812.50	60	30,000.00
1000 "Norfolk & Western,	101,140.00	102 1/4	102,875.00
500 " Reading Company	39,550.00	85	42,500.00
M			•
MISCELLANEOUS STOCKS:			
200 shs. Amer. Tel. & Tel	27,225.00	121	24,200.00
1000 "United Gas Improvement Company	86,265.25	83 1/2	83,500.00
Totals	\$2,126,822.55		\$1,983,107.50

C. WESTON BAILEY, Secretary.

#### AMERICAN INSURANCE COMPANY,

#### NEWARK, N. J.

## Commenced Business, April, 1846.

P. L. HOADLEY, President.

CAPIT  Amount of capital paid up in ca  Amount of ledger assets December 31			<b>\$</b> 9,890,608. <b>44</b>
B	COME.		
Fire. Gross prems. received	Marine and Inland.		
during the year \$6,191,609.23 Deduct reinsurance,	\$139,484.16		
\$1,020,470.06, and return premiums, \$1,100,275.58 2,075,896.83	44,848.81		
Received for prems. \$4,115,712.40	\$94,635.35	\$4,210,347.75	
Gross interest on mortgage loans	\$88,750.10		
Gross interest on bonds and divi-			•
dends on stocks	301,126.86		
Gross interest on deposits	2,923.31		
Gross interest on accounts and bills			•
receivable	2,644.81		
Gross rents from company's prop-			
erty, including \$18,606.91 for com-			
pany's occupancy of its own bldgs.	26,158.40		
Total gross interest and rents		421,603.48	
Agents' balances previously charged o	ff	458.59	a
Gross profit on sale or maturity of led	ger assets, viz.:	<b>;</b>	1
Stocks	-	3,139.09	
Total income			4,635,548.91

	Fire.	Marine and Inland.	•
Gross amount paid	1.110.	manu.	
policy-holders for			
losses (including			
\$386,317.66 occur-		-	
ring in previous			
years)	\$2,633,267.23	\$28,358.68	
Deduct amount re-			
ceived for salvage,			
\$18,846.12			
for reinsurance in			
other companies,			
<b>\$</b> 505,476.85	522,807.80	1,515.17	
Net amount paid			
policy-holders			
for losses			\$2,137,302.94
Expenses of adjustment			71,989.89
Commissions or broker			999,736.59
Salaries, \$87,242.40, a			
special and general a			140,033.82
Salaries, fees, and al			
directors, trustees,			
employees			198,606.53
Rents, including \$18,60			
of its own buildings.			23,083.24
Advertising, \$2,418.00	•	• •	
<b>\$49,355.71</b>			51,773.71
Postage, telegrams, tele			33,934.70
Legal expenses			1,307.91
Furniture and fixtures			14,789.27
Maps, including correct			10,399.63
Underwriters' boards as			22,995.67
Fire department, fire p			
sessments, fees, taxes			36,128.14
Inspections and survey			29,603.94
Repairs and expenses	•	•	
estate			1,304.74
Taxes on real estate .			8,333.17
State taxes on premiur			77,432.75
Insurance-department l			22,185.90
Federal corporation tax			6,204.41
Municipal taxes and lic			9,871.92
Auditing			3,094.19
Maintenance of offices,	including light a	nd heat	11,999.96

<b>\$</b> 2,449.00	<b>\$</b> 83,892.82	86,341.82
70.00		
	62,793.51	
\$2,379.00	\$21,099.31	
Due.	Accrued.	
R ASSETS.		
• • • • • • • • • • • • • • • • • • • •		<b>\$10,278,240.36</b>
	320,381.27	
	•	
	•	
	•	
	•	
	05 000 00	
	640.20	
	6,731,059.34	
and stocks,		
	1,771,440.75	
	<b>\$</b> 493,000.00	
ASSETS.		•
	•••••	\$10,278,240. <b>36</b>
		4 947 01 <i>8</i> 00
3,139.09	31,104.50	
24,608.21		
<b>\$3,357.20</b>		
	,	
	13.788.38	
	2,200.00	
	980 000 00	
	210.02	
	•	
	24,608.21 3,139.09  ASSETS.  and stocks,  on interest is.  Due. \$2,379.00	2,415.00 671.30 836.35 t. 210.62 ds (amount 280,000.00 50.00 1,130.60 assets, viz.: 13,788.38 ok value of \$3,357.20 24,608.21 3,139.09 31,104.50  ASSETS. \$493,000.00 1,771,440.75 and stocks, 6,731,059.34 640.20 oks not on 25,000.00 on interest 365,989.40 is 568,320.49 is 2,408.91 320,381.27

DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written prior	
to October 1, 1913	01
Bills receivable, past due, taken for marine, inland	71
	re
and fire risks	90
(Schedule D)	08
Total	
Total admitted assets	\$9,948,230.04
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to Decem-	
ber 31, not reported	58
Gross claims for losses resisted	00
Control of the Contro	_
Total \$374,120.8	58
Deduct reinsurance due or accrued 93,607.8	38
Not amount of second losses and alabase	#000 F10 F0
Net amount of unpaid losses and claims	
Unearned premiums on fire risks \$4,892,911.6	
Unearned premiums on inland navigation risks 44,057.8	2
Total unearned premiums	. 4,936,969.1 <b>2</b>
Cash dividends remaining unpaid: to stockholders, \$70,000.0	
to policy-holders, \$114.00	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrue	
Estimated federal, state and other taxes hereafter payable	
Contingent commissions or other charges due or accrued	
Reinsurance and return premiums due	
Special reserve under New York laws	
Special reserve under New Tork raws	. 500,000.00
Total liabilities, except capital	. \$5,695,370.75
Capital paid up in cash	
Surplus over all liabilities	
	-
Surplus as regards policy-holders	. 4,252,859.29
Total	. \$9,948,230.04
SPECIAL DEPOSITS.	
(Showing deposits not held for protection of all policy-hol	ders.)
State, Country, Municipality, Etc.  Market values of deposit.	e Corresponding liabilities.
Virginia	00 \$31,275.51
Georgia	39,246.73 6 28,658.93

•	RISKS AND P	RBMIUMS, 1913.		
	F	RE.	MARINE A	ND INLAND.
In fames Describes 04 4040	Risks.	Premiums.	Risks.	Premiums.
in force December 31, 1912 Written or renewed during	\$1,022,973,460	\$10,246,877.58	\$1,507,749	\$36,092.87
the year	563,025,013	6,191,609.23	5,881,210	139,484.16
Total	\$1,585,998,473	\$16,436,986.76	\$7,388,959	\$175,577.08
Deduct those expired and marked off as term	523,764,795	5,696,558.28	8,105,088	81,632.05
In force at the end of		<del></del>		
In force at the end of the year 1918 Deduct amount reinsured	\$1,062,233,678	\$10,740,433.48	\$4,283,871 277,622	\$93,944.98 5,829.95
	100,111,100	1,110,010.11	211,022	
Net amount in force December 81, 1918	\$927,062,195	\$9,326,823.31	\$4,006,249	\$88,115.03
•				
	TULATION OF FI	B RISKS AND PRES		
Year. Written. Term.	Amount	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$134,824,0		1-2	\$771,890.65
1912 } 1913 { Two years	2,678,8	31 23,68 <b>4.4</b> 8	1-4	5,921.12
1913 { Two years 1911 }	841,6 142,946,5	11 4,569.18 42 1,175,539.31	8-4 1-8	3,426.89 195,923.22
1912 } Three years	179,586,4	57 1,609,048.42	1-6 1-2	754,524.21
1913 { 1910 }	164,009,9	09 1,480,387.55	5-6 1-8	1,233,614.63 2,811.88
1011 }	2,148,5 1,325,1	37 22,495.04 57 16,259.02	8-8	6,097.13
1912 Four years	1,202,29	92 13.910.66	5 5-8	8.694.16
1913   1909	638,01 45,243,9	58 6,198.96 10 557,856.38	7–8 1–10	5,424.09 55,785.64 193,859.58
1910	45,243,9 53,821,7 56,399,1	28 646,198.59	3-10	193,859.58
1911   Five years 1912	56,399,13 71,777,19	85 672,237.78 99 852,082.46	1-2 7-10	336,118.89 596,457.72
1913	70,118,7	802,624.21		722,361.79
_				
Totals	\$927,062,19	95 \$9,826,823.31	L	\$4,892,911.60
Totals	\$927,062,19	<b>\$9,826,823.</b> 31	L	\$4,892,911.60
	GENERAL INT	ERROGATORIES.		\$4,892,911.60
	GENERAL INT	ERROGATORIES.		\$4,892,911.60
Largest gross aggregate anywhere in the United reinsurance, whether the	GENERAL INT amount insured States, without same be in ad	ERROGATORIES. in any one haza any deduction wh imitted or non-adm	rd located latever for litted com-	\$4,892,911.60
Largest gross aggregate anywhere in the United reinsurance, whether the	GENERAL INT amount insured States, without same be in ad	ERROGATORIES. in any one haza any deduction wh imitted or non-adm	rd located latever for litted com-	\$4,892,911.60 \$125,000.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	GENERAL INT amount insured States, without same be in ad	ERROGATORIES. in any one haza any deduction wh mitted or non-adm	rd located atever for litted com- Answer	<b>\$125,000.00</b>
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	GENERAL INT amount insured States, without same be in ad	ERROGATORIES. in any one haza any deduction wh mitted or non-adm	rd located atever for litted com- Answer	\$125,000.00 79,400.00 None
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to direct or in the rest, direct or in the united states and the rest, direct or in the united states are rest.	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not of direct, has this	ERROGATORIES. in any one haza any deduction wh imitted or non-adm ned by the direct ficers? teers? company in the ca	rd located atever for itted com Answer ors at par Answer Answer Answer pital stock	\$125,000.00 79,400.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to direct to the comy interest, direct or in of any other insurance of	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not off direct, has this sompany?	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers?	rd located latever for located com- located	\$125,000.00 79,400.00 None
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to directal amount loaned to sto What interest, direct or in of any other insurance of any other insurance of a majority of the capits	GENERAL INT amount insured States, without same be in ac pany's stock ow ectors or other o ckholders not off direct, has this sompany? I stock of this any other cor any other cor any other cor any other cor	ERROGATORIES. in any one haze any deduction when the direct or non-admined by the direct ficers? company in the cacompany owned or poration?	rd located atever for itted com Answer ors at par Answer Answer Answer Answer controlled, Answer	\$125,000.00 79,400.00 None 83,300.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to direct to the comy interest, direct or in of any other insurance of	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not of direct, has this sompany? Il stock of this any other corp ed policies issue	ERROGATORIES. in any one haze any deduction when the mitted or non-admined by the direct discrete.  Micers?	rd located latever for litted com	\$125,000.00 79,400.00 None 83,300.00 None.
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to directly amount loaned to sto what interest, direct or in of any other insurance of its a majority of the capits directly or indirectly, by has this company guarante	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not of direct, has this sompany? Il stock of this any other corp ed policies issue	ERROGATORIES. in any one haze any deduction when the mitted or non-admined by the direct discrete.  Micers?	rd located latever for litted com	\$125,000.00 79,400.00 None 83,800.00 None. No.
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to directly amount loaned to stowhat interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by that this company guarante now in force?	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not of direct, has this company? al stock of this any other cor eed policies issue	ERROGATORIES. in any one haze any deduction when the mitted or non-admined by the direct discrete.  Micers?	rd located latever for litted com	\$125,000.00 79,400.00 None 83,500.00 None. No.
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comvalue? Total amount loaned to direct amount loaned to stowhat interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by Has this company guarante now in force?	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ekholders not ofi direct, has this sompany? el stock of this any other corp ed policies issue  Business in Co	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or opration? d by any other con onacticut, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 None 85,300.00 None. No. No.
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comvalue?  Total amount loaned to direct amount loaned to stown and the control of the capital amount loaned to stown any other insurance of a majority of the capital directly or indirectly, by Has this company guarante now in force?  Gross riaks written  Less \$811.248.00 risks of	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ekholders not ofi direct, has this sompany? all stock of this any other cor ed policies issue  Business in Co anceled, and \$6;	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or obration? d by any other con NAMECTICUT, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 None 83,500.00 None. No. Fire. \$4,271,072.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comvalue? Total amount loaned to directly amount loaned to sto what interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by Has this company guarante now in force?	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ekholders not ofi direct, has this sompany? all stock of this any other cor ed policies issue  Business in Co anceled, and \$6;	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or obration? d by any other con NAMECTICUT, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 None 85,300.00 None. No. No.
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to directly amount loaned to stow what interest, direct or in of any other insurance of is a majority of the capits directly or indirectly, by Has this company guarante now in force?  Gross riaks written  Less \$811,248.00 risks companies authorized in Net riaks written	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other of ckholders not of direct, has this sompany? Il stock of this any other corp and policies issue  Business in Co anceled, and \$61 Connecticut	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or oboration? d by any other con NNECTICUT, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 None 83,500.00 None. No. Fire. \$4,271,072.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to directly amount loaned to stow what interest, direct or in of any other insurance of is a majority of the capits directly or indirectly, by Has this company guarante now in force?  Gross riaks written  Less \$811,248.00 risks companies authorized in Net riaks written	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other of ckholders not of direct, has this sompany? Il stock of this any other corp and policies issue  Business in Co anceled, and \$61 Connecticut	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or oboration? d by any other con NNECTICUT, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 None 8\$,500.00 None. No. Fire. \$4,271,072.00 1,424,333.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to directal amount loaned to sto What interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by Has this company guarante now in force?  Gross risks written  Less \$811,848.00 risks of panies authorized in	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other of ckholders not of direct, has this sompany? Il stock of this any other corp and policies issue  Business in Co anceled, and \$61 Connecticut	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct fficers? company in the ca company owned or oboration? d by any other con NNECTICUT, 1913.	rd located latever for litted com	\$125,000.00 79,400.00 83,500.00 None. No. No. Fire. \$4,271,072.00 1,424,333.00
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to directal amount loaned to stowhat interest, direct or in of any other insurance of a majority of the capital directly or indirectly, by that this company guarante now in force?  Gross riaks written Less \$811,248.00 risks or panies authorized in Net risks written  Gross premiums on risks wites \$6,662.74 return prance in companies	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not off direct, has this sompany? I stock of this any other corp ed policies issue  Business in Co anceled, and \$61 Connecticut  citten emiums, and \$7, authorized in C	ERROGATORIES. in any one haze any deduction when the inited or non-admined by the direct facers? company in the cacompany owned or company owned or company other company other company of the company of	rd located latever for litted com	\$125,000.00 79,400.00 None 83,800.00 None. No. Fire. \$4,271,072.00 1,424,333.00 \$2,846,739.00 \$42,502.89 13,919.36
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to directly amount loaned to sto what interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by Has this company guarante now in force?  Gross riaks written  Less \$811,248.00 risks or panies authorized in Net risks written  Net risks written  Gross pramiums on risks witess \$6,662.74 return prance in companies  Net premiums received Loeses paid	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other of ckholders not of direct, has this sompany? Il stock of this any other corp ed policies issue  BUSINESS IN Co anceled, and \$61 Connecticut  citten emiums, and \$7, authorized in C	ERROGATORIES. in any one haze any deduction when the direct in the direc	rd located activer for itted com	\$125,000.00 79,400.00 None 83,300.00 None. No. \$1271,072.00 1,424,333.00 \$2,846,739.00 \$42,502.89 13,919.36 \$28,583.53 \$12,668.28
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other of ckholders not of direct, has this sompany? Il stock of this any other corp ed policies issue  BUSINESS IN Co anceled, and \$61 Connecticut  citten emiums, and \$7, authorized in C	ERROGATORIES. in any one haze any deduction when the direct in the direc	rd located activer for itted com	\$125,000.00 79,400.00 None 83,800.00 None. No. Fire. \$4,271,072.00 1,424,333.00 \$2,846,739.00 \$42,502.89 13,919.36
Largest gross aggregate anywhere in the United reinsurance, whether the panies? Total amount of the comy value? Total amount loaned to directly amount loaned to sto what interest, direct or in of any other insurance of a majority of the capits directly or indirectly, by Has this company guarante now in force?  Gross riaks written  Less \$811,248.00 risks or panies authorized in Net risks written  Net risks written  Gross pramiums on risks witess \$6,662.74 return prance in companies  Net premiums received Loeses paid	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not ofi direct, has this sompany? el stock of this y any other cor ed policies issue  BUSINESS IN Co anceled, and \$61 Connecticut  ritten emiums, and \$7, authorized in Co sured in compan	ERROGATORIES. in any one haza any deduction wh mitted or non-adm ned by the direct ficers? company in the ca company owned or opration? d by any other con NNNECTICUT, 1913. 2,985.00 reinsuran 256.62 premiums foonnecticut	rd located latever for litted com	\$125,000.00 79,400.00 None 83,300.00 None. No. \$1,271,072.00 1,424,333.00 \$2,846,739.00 \$42,502.89 13,919.36 \$28,583.53 \$12,668.28
Largest gross aggregate anywhere in the United reinsurance, whether the panies?  Total amount of the comy value?  Total amount loaned to dir. Total amount loaned to stow what interest, direct or in of any other insurance. Is a majority of the capits directly or indirectly, by Has this company guarante now in force?  Qross riaks written  Less \$811,248.00 risks companies authorized in Net risks written  Net risks written  Gross premiums on risks willess \$6,662.74 return prance in companies  Net premiums received Losses paid  Less losses on risks rein	GENERAL INT amount insured States, without same be in ad pany's stock ow ectors or other o ckholders not off direct, has this sompany? I stock of this any other corp ed policies issue  BUSINESS IN Co anceled, and \$61 Connecticut  critten emiums, and \$7, authorized in Co sured in compan	ERROGATORIES. in any one haze any deduction when the direct with the direct modern and the direct modern.  Index of the direct modern and the case of the direct company of the case of the direct modern.  Index of the direct modern and the dir	rd located latever for itted com	\$125,000.00 79,400.00 None 83,500.00 None. No. \$0. \$124,333.00 \$1,424,333.00 \$2,846,739.00 \$42,502.89 13,919.36 \$28,583.53 \$12,668.28 1,926.40

\$10,650.33

		•	Marine and Inland.
Gross risks written Less \$0.00 risks canceled, and \$0.00 reinsurance in	companies s	uthor-	\$400.00
taed in Connecticut	• • • • • • • • • • •	• • • • • •	0.00
Net risks written			\$400.00
Gross premiums on risks written Less \$0.00 return premiums, and \$0.00 premiums companies authorized in Connecticut	for reinsura	nce in	\$12.50 0.00
Net premiums received	• • • • • • • • • • •	• • • • •	\$12.50
Losses paid Losses incurred	· • • • • • • • • • • • • • • • • • • •		\$0. <b>00</b> <b>\$</b> 0. <b>00</b>
	-		
	•		
Schedule D. Bonds and Stocks owned			
			Market value.
District of Columbia, 3.65%, 1924	\$32,899.23 80,000.00	104 98	\$31,200.00 29,400.00
22100 20100, 270, 1000	00,000.00	-	20,100.00
STATE, COUNTY, AND MUNICIPAL BONDS:			
Bayonne City (New Jersey), 5%, 1928 Bayonne City (New Jersey), 5%, 1928 Bergen County (New Jersey), 4½%, 1933 Bergen County (New Jersey), 4½%, 1934 Bergen County (New Jersey), 4½%, 1935 Bergen County (New Jersey), 4½%, 1935 Bergen County (New Jersey), 4½%, 1937 Essex County (New Jersey), 4%, 1947 Essex County (New Jersey), 4%, 1949 Hackensack (New Jersey), 4%, 1942 Madison Borough (New Jersey), 4½%, 1942 Montclair (New Jersey), 4½%, 1942 Newark (New Jersey), 4½%, 1942 Newark (New Jersey), 4½%, 1942	58,562.50	107	53,500.00
Bergen County (New Jersey), 5%, 1928	81,393.75 5,164.05	107 102	80,250.00 5,100.00
Bergen County (New Jersey), 41/2 %, 1934	K 180 10	109	5 100 00
Bergen County (New Jersey), 41/2 %, 1935	5,174.38 5,178.97 5,183.59 100,212.56	102 102 102 95	5,100.00
Bergen County (New Jersey), 41/2 %, 1937	5.183.59	102	5,100.00 5,100.00
Essex County (New Jersey), 4%, 1947	100,212.56	95	95,000.00
Hackensack (New Jersey), 4%, 1949	102,662.50 25,809.58	94	94,000.00
Madison Borough (New Jersey), 41/4 %, 1916	2 000 00		9 000 00
Montclair (New Jersey), 41/2%, 1942	51,866.68	102	51,000.00
Newark (New Jersey), 4%, 1957  Passaic County (New Jersey), 4½%, 1929  Passaic County (New Jersey), 4½%, 1929	51,866.68 101,740.00 5,129.42 30,776.46	101	94,000.00 5,050.00
Passaic County (New Jersey), 41/2 %, 1929	30,776.46	101	80,800.00
Toronto, 4%, 1948	54,007.82	85	47,571.66
Union County (New Jersey), 4½%, 1942	41,545.76 10,365.40	102	40,800.00 10,200.00
Toronto, 4%, 1948 Union County (New Jersey), 4½%, 1942 Union County (New Jersey), 4½%, 1942 Union County (New Jersey), 4½%, 1943	51,000.00	102 94 101 101 85 102 102	51,000.00
RAILROAD BONDS:	000 100 65	114	070 100 00
Consolidated Trac. Co. (New Jersey), 5%, 1988	299,123.65 130,113.01	114 100	270,180.00 122,000.00
Easton and Amboy, 5%, 1920	225.410.70	103	221.450.00
Lehigh Valley Terminal, Jersey City, 5%, 1941	244,810.48 123,566.50	108 108	243,000.00
Morris and Essex. 7%. 1914	40.500.15	101	117,420.00 40,400.00
Morris and Essex, 7%, 1915	40,500.15 226,797.20 163,891.54	103	226,600.00 156,000.00
New York and Greenwood Lake 5% 1946	163,891.54 189,088.80	104 102	156,000.00
New York, Susquehanna and Western, 5%, 1948	161 995 65	106	133,620.00 152,640.00 202,000.00 2,120.00 3,180.00 3,210.00
North Hudson County, 5%, 1928	205,398.08 2,227.80	101	202,000.00
Trenton Passenger, 6%, 1923	2,227.80 3 304 38	106 106	2,120.00 3 180 00
Trenton Passenger, 6%, 1926	3,394.38 8,425.52	107	8,210.00
Trenton Passenger, 6%, 1927	4,603.61	107	2,400.00
Trenton Passenger, 6%, 1928	5,794.51 5,672.94	108 108	5,400.00 5.400.00
Trenton Passenger, 6%, 1931	29,416.39 51,435.95 104,871.00	109 97	27,250.00
United New Jersey and Canal Co., 4%, 1929	51,435.95	97 96	48.500.00
Wost Jersey and Seashore, 31/2%. 1936	14,641.50	81	12,150.00 97,000.00
RAILROAD BONDS:—  Central of New Jersey, 5%, 1987 Consolidated Trac. Co. (New Jersey), 5%, 1988 Easton and Amboy, 5%, 1920 Lehigh Valley Terminal, Jersey City, 5%, 1941 Midland Co. of New Jersey, 5%, 1940 Morris and Essex, 7%, 1914 Morris and Essex, 7%, 1915 Newark Passenger, 5%, 1930 New York and Greenwood Lake, 5%, 1948 North Hudson County, 5%, 1928 Trenton Passenger, 6%, 1923 Trenton Passenger, 6%, 1925 Trenton Passenger, 6%, 1926 Trenton Passenger, 6%, 1927 Trenton Passenger, 6%, 1928 Trenton Passenger, 6%, 1927 Trenton Passenger, 6%, 1928 Trenton Passenger, 6%, 1928 Trenton Passenger, 6%, 1928 Trenton Passenger, 6%, 1928 Trenton Passenger, 6%, 1930 Trenton Passenger, 6%, 1931 United New Jersey and Canal Co., 4%, 1929 United New Jersey and Canal Co., 4%, 1944 West Jersey and Seashore, 3½%, 1936 West Jersey and Seashore, 4%, 1936	100,000.00		97,000.00
MISCELLANEOUS BONDS:			
American Deak and Improvement Co. ( Inner Oltm)			
5%, 1921	359,867.02	104	353,600.00 434,320.00
Long Dock (Jersey City), 6%, 1935	431,021.63 15,000.00	. 122 . 99	434,320.00 14,850.00
New York, Lake Erie and Western Docks and			• • • • • • • • • • • • • • • • • • • •
American Dock and Improvement Co. (Jersey City), 5%, 1921  Long Dock (Jersey City), 6%, 1935  Mortgage Bond Co. of New York, 5%, 1932  New York, Lake Erie and Western Docks and Improvement Co., 5%, 1943  Newark Gas Company, 6%, 1944	196,000.00	101 123	197,960.00
Newark Gas Company, 0%, 1842	373,377.24	125	<b>869,</b> 000. <b>00</b>

		RAILBOAD STOCKS:	Book value.	Rate.	Market value.
700	shs.	Atchison, Topeka & Santa Fé, pref	72.862.50	100	70.000.00
600	44	Baltimore & Ohio, pref	54.098.50	81	48,600.00
1000	•	Chicago, Milwaukee & St. Paul, pref	159.579.37	140	140,000.00
500	**	Chicago & Northwestern, com	75.562.50	129	64.500.00
500	44	Chicago, St. Paul, Minn. & Omeha, pref.	78.824.72	135	67.500.00
700	**	Great Northern, pref	92,352.50	127	88,900.00
300	**	Illinois Central	44,537.50	108	32,400.00
500	••	Louisville and Nashville	67,025.00	134	67,000.00
700	44	Minn., St. Paul & Sault Ste Marie, pref.	104,887.50	140	98,000.00
5000	**	Morris & Resex	461.334.64	167	417,500.00
500	**	Norfolk & Western, com	49.681.87	108	51,500.00
500	44	Northern Pacific	68.875.00	109	54,500.00
1050	*	Pennsylvania	68,978.83	110	57,750.00
500	**	Pittsburgh, Cin., Chi. & St. Louis, pref.	56,687.50	104	52,000.00
500	44	Pittsburgh, Fort Wayne & Chicago	82,500.00	159	79.500.00
2000	**	United New Jersey and Canal Co	520,927.50	226	452,000.00
500	**	Union Pacific, pref	46,853.12	85	42,500.00
		MISCELLAMEOUS STOCKS:			
600	shs.	American Tel. & Tel. Company	80.458.75	121	72,600.00
8	**	General Adjustment Bureau of N. Y	400.00	100	400.00
500	44	Pullman Company	82,245.00	158	76.500.00
5	60	Underwriters' Salvage Co. of Chicago	500.00	100	500.00
5	**	Underwriters' Salvage Co. of New York	500.00	100	500.00
ī	sb.	Western Adjustment & Insp. Co. of Chic.	100.00	100	100.00
		Totals	\$6,731,059.84		\$6,861,051.66

## AMERICAN CENTRAL INSURANCE COMPANY,

### ST. LOUIS, MO.

## Commenced Business, February, 1853.

EDWARD T. CAMPBELL, President.

B. G. CHAPMAN, JR., Secretary.

### CAPITAL STOCK.

Amount of ledger assets December 31, 1912...... \$5,690,684.74

Amount of capital paid up in cash..... \$2,000,000.00

	IN	COME.	
Gross prems. received	Fire.	Marine and Inland.	
during the year	\$5,344,368.75	\$64,123.92	
Deduct reinsurance,			
<b>\$</b> 1,096,618.70			
and return premiums	-		
<b>\$</b> 911,730.81	2,008,349.51	• • • • • •	
Received for prems.	\$3,336,019.24	\$64,123.92	\$3,400,143.16
Gross interest on mort	gage loans	\$2,183.29	
Gross interest on colls		15,164.54	
Gross interest on bon	ds and divi-		
dends on stocks		178,710.76	
Gross interest on depos	its	2,442.89	
Gross interest on depos	it with Phila-		
delphia Underwriters	3	6.30	
Gross int. on deposit,	Saskatchewan	33.33	
Gross interest on depo	sit with Mil-		
waukee Underwriters	3 <b>.</b>	2.43	
Gross interest on depos	it with Rein-	•	
surance Bureau		60.40	
Gross int. on city was	rrant, Rugby,		
N. D		1.26	
Gross interest on depos	sit with Rail-		
way Underwriters		145.22	

3,599,443.08 \$9,290,127.82

Gross profit on sale or maturity of ledger assets, viz	
•	••
Stocks	549.50
Total income	
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •
DISBURSEMENTS.	
Marine and	
Fire. Inland.	
Gross amount paid	
policy-holders for	
losses (including	
\$203,223.03 occur-	
ring in previous	
years) \$2,451,304.20 \$42,863.52	
Deduct amount re-	
ceived for salvage,	
<b>\$16,397.60</b>	
for reinsurance in	
other companies,	•
\$554,078.48	
and for discount,	
<b>\$1,063.95</b> 571,011.48 528.55	
Net amount paid policy-	•
holders for losses \$1,880,292.72 \$42,334.97	<b>61 000 407 40</b>
Expenses of adjustment and settlement of losses	\$1,922,627.69
Commissions or brokerage	34,249.59
Allowania An land amondo for the second	678,882.87
Allowances to local agencies for miscellaneous	
agency expenses	9,999.79
Salaries, \$148,191.13, and expenses, \$69,013.20, of	
special and general agents	217,204.33
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	101,872.18
Rents	18,033. <b>44</b>
Advertising, \$3,513.86; printing and stationery,	
· \$44,001.53	47,515.39
Postage, telegrams, telephone, and express	28,811.73
Legal expenses	4,880.96
Furniture and fixtures	5,273.45
Maps, including corrections	10,875.57
Underwriters' boards and tariff associations	31,272.45
Fire department, fire patrol and salvage corps	01,2,2,10
assessments, fees, taxes and expenses	8,743.01
Inspections and surveys	28,496.91
State taxes on premiums	
	56,554.29
Insurance-department licenses and fees	30,088.28

Municipal taxes	7,879.56	
Filing fees	264.21	
City and county taxes	1,269.01	
Publishing statement	448.45	
Franchise tax	200.00	
Capital tax	19,534.23	
Occupation tax	13.48	
Corporation tax	8.01	
Miscellaneous tax	97.24	
Premium on bond	50.00	
Paid stockholders for interest or dividends (amount		
declared during the year, \$120,000.00)	119,985.00	
Agents' balances charged off	2,482.69	
· ·		
Total disbursements		3,387,613.81
Balance	:	\$5,902,514.01
LEDGER ASSETS.		
Mortgage loans on real estate	<b>\$4</b> 0,739.61	
Loans secured by collateral (Schedule C)	302,385.62	
Book value of bonds, \$3,409,931.93, and stocks,		
\$1,167,202.36 (Schedule D)	4,577,134.29	
Cash in company's office	12,032.41	
Deposits in trust companies and banks not on in-		
terest	71,281.62	
Deposits in trust companies and banks on interest	277,565.94	
Agents' balances, under three months due	608,484.28	
Agents' balances, over three months due	12,890.24	
Total ledger assets, as per balance		\$5,902,514.01
Non-ledger assets.		
•	Accrued.	
Interest on mortgages	\$923.38	
Interest on bonds	47,434.61	
Interest on collateral loans	890.00	
Total interest accrued		49,247.99
Gross assets	· · · · · · · · · · · · · · · · · · ·	\$5,951,762.00
		•
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$12,890.24	
Book value of bonds and stocks over market value		
(Schedule D)	525,653.09	
		K90 E49 00
Total	• • • • • • • • • • • • • • • • • • • •	538,543.33
Total admitted assets		\$5,413,218.67

### LIABILITIES.

Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	3105,525.38
31 not reported	359,228.37
Gross claims for losses resisted	24,923.20
Total	3489,676.95
Deduct reinsurance due or accrued	149,336.93
Net amount of unpaid losses and claims	\$340,340.02
Unearned premiums on fire risks \$2	
Unearned premiums on inland navigation risks	
Unearned premiums on unexpired marine risks	735.09
Total unearned premiums	3,002,063.60
Cash dividends remaining unpaid to stockholders	
Salaries, rents, expenses, bills, accounts, fees, etc., due	or accrued 4,851.87
Estimated federal, state and other taxes hereafter paya	ble 35,000.00
Total liabilities, except capital	
Surplus over all liabilities	
Surplus as regards policy-holders	2,030,079.70
Total	<b>\$5,413,218.67</b>

#### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.).

State,	Country, 1	Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
New Mexico Virginia	• • • • • • • • • • • • • • • • • • •	correstionding Habilities \$40	109,155.70 10,000.00 46,500.00	\$74,742.56 71,627.80 13,438.56 34,491.48

### RISKS AND PREMIUMS, 1913.

		,		
	F	Fire.		D INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 191		\$6,290,726.72	\$67,136	\$2,218.29
Written or renewed during the year	484,766,842	5,344,868.75	14,550,837	64,123.92
Totals	\$1,077,477,213	\$11,635,095.47	\$14,617,978	\$66,837.21
Deduct those expired and marked off as terminated	410,916,335	4,584,055.38	13,964,614	45,424.45
In force at the end of the year 1913 Deduct amount reinsured	\$666,560,878 121,760,752	\$7,051,040.09 1,877,250.71	\$653,859 0.00	\$20,912.76 0.00
Net amount in force December 31, 1913	\$544,800,126	\$5,678,789.38	\$658,359	\$20,912.76

	RECAPI	TULATION OF FIRE R			
Yea	ır.		Gross premiums		Premiums
Writt	en. Term.	Amount.	Gross premiums charged. \$1,961,771.81	Uncarned.	uncarned.
1913	One year or less	<b>\$166,390,978</b>	\$1,961,771.81	1-2	\$980,885.90
1913	Two years	2,369,004	19.739.75	8-4	\$980,885.90 8,438.95 14,804.82
1911	1	71,705,462	665,704.77	ĬĒ	110,950.79
1912	Three years	88,476,079	837,098.99	1-2	418,549.49
1913	{	107,121,520	10 374 98	06 18	811,588.96 1 296.87
1911	L	1.109.237	12,697.81	3-8	4,761.68
1912	Four years	1,295,541	15,226.18	5-8	9,516.36
1913	{	728,912 15 450 718	8,875.42 172 814 94	7-8 1-10	811,588.96 1,296.87 4,761.68 9,516.36 7,328.50 17,381.49 58,782.59
1910		17.988.641	195.941.98	3-10	58.782.59
1911	Five years	19,842,890	223,216.32	1-2	111,608.16
1912		23,628,623	263,011.88	7-10	184,108.31 251,236.81
1013	One year or less Two years Three years Four years Five years	24,501,025	216,102.01	<del>8-10</del>	201,230.01
	Totals	\$544,800,126	\$5,673,789.88		\$2,991,239.68
		GENERAL INTERR			
Large an rei	est gross aggregate ; ywhere in the United nsurance, whether the	amount insured in States, without an same be in admit	any one hazar y deduction who led or non-admi	d located atever for tted com-	
Pai	nies?		A. A. A.	Answer	\$100,000.00
Total	amount of the com	pany's stock owned	by the director	rs at par	151,900.00
Total	amount loaned to di	ectors or other office	ors ?	Answer	None.
Total	amount loaned to st	ockholders not office	rs?	Answer	10,000. <b>00</b>
What	I interest, direct or in	direct, has this com	pany in the cap	Anamer	None.
Is a	majority of the capita	al stock of this com	pany owned or	controlled,	
dir	ectly or indirectly, by	any other corpora	tion?	Answer	No.
nov Ins	nies? amount of the com lue? amount loaned to dit amount loaned to st interest, direct or in any other insurance majority of the capit rectly or indirectly, by this company guarante surance Co. of Boston expired policies when	— No, except that is, we have in a few asked to do so by me	having reinsure to cases guarant ortgages.	d Marine teed their	
		BUSINESS IN CONNE	CTICUT, 1918.		Fire.
Gross	risks written	BUSINESS IN CONNE	CTICUT, 1918.		Fire. \$9,297,184.00
Gross Le	s risks written ss \$1,491,933.00 risks panics authorized in	BUSINESS IN CONNE	CTICUT, 1918.		
	s risks written ss \$1,491,933.00 risks panics authorized in	Canceled, and \$992,4 Connecticut	CTICUT, 1918.	e in com-	\$9,297,184.00 2,484,409.00
	s risks written ss \$1,491,933.00 risks panics authorized in	Canceled, and \$992,4 Connecticut	CTICUT, 1918.	e in com-	\$9,297,184.00 2,484,409.00
	s risks written ss \$1,491,933.00 risks panics authorized in	Canceled, and \$992,4 Connecticut	CTICUT, 1918.	e in com-	\$9,297,184.00 2,484,409.00
Gross Le	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return surance in companie	canceled, and \$992,4 Connecticut  written premiums, and \$10,2 s authorized in Conn	CTICUT, 1918.  76.00 reinsurance  81.12 premiums ecticut	for rein-	\$9,297,184.00 2,484,409.00
Gross Le	s risks written ss \$1,491,933.00 risks panlos authorized ir  Net risks written s premiums on risks ss \$10,579.93 return ; surance in companie  Net premiums receive	Business in Conne canceled, and \$992,4 Connectiout  written oremiums, and \$10,2 s authorized in Connection	CTICUT, 1918. 76.00 reinsurance 31.12 premiums	e in com-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05
Gross Le	s risks written ss \$1,491,933.00 risks panlos authorized ir  Net risks written s premiums on risks ss \$10,579.93 return ; surance in companie  Net premiums receive	Business in Conne canceled, and \$992,4 Connectiout  written oremiums, and \$10,2 s authorized in Connection	CTICUT, 1918. 76.00 reinsurance 31.12 premiums	e in com-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05
Gross Les Losse Les	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return parance in companie Net premiums receive spaid ss losses on risks rein	canceled, and \$992.4  Connecticut  written  premiums, and \$10,2  s authorized in Conn  d	76.00 reinsurances at 1.12 premiums ecticut authorised in C	for rein-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66
Gross Les Losse Les	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return parance in companie Net premiums receive spaid ss losses on risks rein	canceled, and \$992.4  Connecticut  written  premiums, and \$10,2  s authorized in Conn  d	76.00 reinsurances at 1.12 premiums ecticut authorised in C	for rein-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66
Gross Les Losse Les	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return parance in companie Net premiums receive spaid ss losses on risks rein	canceled, and \$992.4  Connecticut  written  premiums, and \$10,2  s authorized in Conn  d	76.00 reinsurances at 1.12 premiums ecticut authorised in C	for rein-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66
Gross Losse Les	s risks written ss \$1,491,938.00 risks panlos authorized ir Net risks written s premiums on risks ss \$10,579.93 return surance in companie Net premiums receive ss paid ss losses on risks rein Net losses paid ss incurred ss losses on risks rein ss losses on risks rein ss losses on risks rein	Business in Connection canceled, and \$992,4 connection written premiums, and \$10,2 s authorized in Conn d sured in companies	76.00 reinsurances and section authorized in Cauthorized in Cautho	for rein-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,49,103.82 7,044.66 \$42,058.66 \$46,895.57 4,099.72
Gross Losse Les	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return parance in companie Net premiums receive spaid ss losses on risks rein	Business in Connection canceled, and \$992,4 connection written premiums, and \$10,2 s authorized in Conn d sured in companies	76.00 reinsurances and section authorized in Cauthorized in Cautho	for rein-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and
Gross Lee Losse Lee Losse Losse Losse Losse Losse Losse Losse	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written s premiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid ss losses on risks rein Net losses paid ss incurred ss losses on risks rein Net losses paid ss losses on risks rein Net losses paid	Business in Connection  canceled, and \$992,4  Connection  written  premiums, and \$10,2  s authorized in Connection  d	76.00 reinsurance 31.12 premiums ecticut authorised in C	for rein-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.32 7,044.66 \$42,058.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland.
Cross	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return paurance in companie Net premiums receives paid ss losses on risks rein Net losses paid ss losses on risks rein Net losses incurred ss losses incurred	Business in Connecticut  canceled, and \$992,4  Connecticut  written premiums, and \$10,2 s authorized in Conn d  sured in companies	76.00 reinsurances and section authorised in C	for rein-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and
Cross	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written spremiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid ss losses on risks rein Net losses paid ss incurred ss losses on risks rein Net losses paid ss incurred ss risks written ss risks written ss \$0.00 risks canceled	Business in Connection  canceled, and \$992,4  Connection  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  sured in companies	76.00 reinsurances 31.12 premiums ecticut authorized in C	for rein- connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00
Cross	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written spremiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid	Business in Connection  canceled, and \$992,4  Connection  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  sured in companies	76.00 reinsurance 31.12 premiums ecticut authorised in C	for rein- connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00
Cross	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written spremiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid	Business in Connection  canceled, and \$992,4  Connection  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  sured in companies	76.00 reinsurance 31.12 premiums ecticut authorised in C	for rein- connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00
Cross	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written spremiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid	Business in Connection  canceled, and \$992,4  Connection  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  sured in companies	76.00 reinsurance 31.12 premiums ecticut authorised in C	for rein- connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00
Cross	s risks written ss \$1,491,933.00 risks spanlos authorized ir Net risks written spremiums on risks ss \$10,579.93 return p surance in companie Net premiums receive spaid	Business in Connection  canceled, and \$992,4  Connection  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  sured in companies	76.00 reinsurance 31.12 premiums ecticut authorised in C	for rein- connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00
Gross Let	s risks written ss \$1,491,933.00 risks panlos authorized ir Net risks written s premiums on risks ss \$10,579.93 return premiums receives spaid	BUSINESS IN CONNECTION  canceled, and \$992,4  Connecticut  written premiums, and \$10,2 s authorized in Conn  d  sured in companies  sured in companies  sured in companies  vritten iums, and \$0.00 pred  d in Connecticut	76.00 reinsurance. 31.12 premiums ecticut. authorized in Cauthorized in Cauthoriz	for rein- connecticut connecticut ss author-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00 \$17,934.00 \$529.31 81.13
Gross Let	s risks written ss \$1,491,933.00 risks panlos authorized ir Net risks written s premiums on risks ss \$10,579.93 return premiums receives spaid	BUSINESS IN CONNECTION  canceled, and \$992,4  Connecticut  written premiums, and \$10,2 s authorized in Conn  d  sured in companies  sured in companies  sured in companies  vritten iums, and \$0.00 pred  d in Connecticut	76.00 reinsurance. 31.12 premiums ecticut. authorized in Cauthorized in Cauthoriz	for rein- connecticut connecticut ss author-	\$9,297,184.00 2,484,409.00 \$6,812,725.00 \$84,218.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$42,058.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00 \$17,934.00 \$529.81 81.13 \$448.18
Gross Let	s risks written ss \$1,491,933.00 risks panlos authorized in Net risks written s premiums on risks ss \$10,579.93 return js surance in companie ss losses on risks rein Net losses paid ss losses on risks rein Net losses paid ss losses on risks rein Net losses paid ss incurred ss incurred ss incurred ss incurred ss \$0.00 risks canceled ized in Connecticut Net risks written ss \$0.00 risks canceled ized in Connecticut Net risks written ss \$1.13 return prem companies authorize	BUSINESS IN CONNECTION  canceled, and \$992,4  Connecticut  written premiums, and \$10,2 s authorized in Conn  d  sured in companies  sured in companies  sured in companies  vritten iums, and \$0.00 pred  d in Connecticut	76.00 reinsurance. 31.12 premiums ecticut. authorized in Cauthorized in Cauthoriz	for rein- connecticut connecticut ss author-	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.32 7,044.66 \$42,058.66 \$46,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 \$529.81 81.13
Cross Let	s risks written ss \$1,491,933.00 risks panlos authorized in the risks written s premiums on risks ss \$10,579.93 return paurance in companie Net premiums receive paid ss losses on risks rein ss losses on risks rein ss losses on risks rein ss losses incurred ss incurred ss incurred ss \$20.00 risks canceled ized in Connecticut Net risks written ss \$81.13 return prem companies authorize ss \$81.13 return prem companies authorize Net premiums on risks written ss \$81.13 return prem companies authorize ss \$81.13 return prem companies authorize ss paid	BUSINESS IN CONNECTION  canceled, and \$992,4  Connecticut  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  l, and \$0.00 reinsurs  written iums, and \$0.00 pre  d in Connecticut  sured in companies	76.00 reinsurance. 31.12 premiums ecticut. authorized in Cauthorized in Cauthoriz	for rein- connecticut connecticut connecticut connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$44,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00 \$17,934.00 \$529.81 81.13 \$448.18 \$974.73 0.00
Cross Let	s risks written ss \$1,491,933.00 risks panlos authorized in the risks written s premiums on risks ss \$10,579.93 return paurance in companie Net premiums receive paid ss losses on risks rein ss losses on risks rein ss losses on risks rein ss losses incurred ss incurred ss incurred ss \$20.00 risks canceled ized in Connecticut Net risks written ss \$81.13 return prem companies authorize ss \$81.13 return prem companies authorize Net premiums on risks written ss \$81.13 return prem companies authorize ss \$81.13 return prem companies authorize ss paid	BUSINESS IN CONNECTION  canceled, and \$992,4  Connecticut  written premiums, and \$10,2  s authorized in Conn  d  sured in companies  l, and \$0.00 reinsurs  written iums, and \$0.00 pre  d in Connecticut  sured in companies	76.00 reinsurance. 31.12 premiums ecticut. authorized in Cauthorized in Cauthoriz	for rein- connecticut connecticut connecticut connecticut connecticut	\$9,297,134.00 2,484,409.00 \$6,812,725.00 \$84,213.67 20,811.05 \$63,402.62 \$49,103.82 7,044.66 \$44,895.57 4,099.72 \$42,795.85 Marine and Inland. \$17,934.00 0.00 \$17,934.00 \$529.81 81.13 \$448.18 \$974.73 0.00
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#### Schedule C. Loans on Collateral.

			Par value.	Market Anine. W	mount loaned.
996	shs.	Broadway R'l Estate Co., St. L.	\$99,600.00	\$149,400.00 }	4105 DOF 40
500	**	Nat. Bank of Commerce. St. L.	500.000.00	65.000.00	<b>\$187,885.62</b>
500	**	West'house Air Brake Co., Pitts.	25,000.00	66,000.00 )	
450	**	Third Nat. B'k. St. Louis	45,000.00	108.450.00	100,000.00
400	**	United Rys. Co., St. Louis	40,000.00	15,200.00 )	•
119	••	Wagner Electric Mfg. Co., St. L.	11.900.00	15.470.00	10.000.00
		Annuity Realty Co., St. Louis	5,000.00	5,000.00	4,500.00
		Totals	\$276,500.00	\$424,520.00	\$302,385.62

Schedule D. Bonds and Stocks owned	by the Com	pany.	
	Book value.	Rate.	Market value.
Bowie County, Texas, 41/2 %, 1949	\$25,000.00	96	\$24,000.00 22,750.00
Brandon, Manitoba, 4½%, 1942	23,082.50 5,000.00	91 100	22,750.00
Brandon, Manitoba, 4½%, 1942	10,000.00	100	5,000.00 10,000.00
	25,625.00	99	24,750.00
Fort William, Ontario, 4½%, 1937	23,060.26 8,775.00	90 90	22,338.00 8,100.00
Fort William, Ontario, 4½%, 1937 Fort Worth, Texas, 4%, 1941 Georgia State, 4½%, 1915 Newberry, S. C., 4½%, 1949 New York City, N. Y., 4%, 1956 Pierce City, Mo., 5%, 1917 Portland, Oregon, 4%, 1928	11.725.00	100	10,000.00
Newberry, S. C., 41/2%, 1949	11,725.00 10,375.00 200,500.00	96	9,600.00
New York City, N. Y., 4%, 1956	200,500.00 12,000.00	9 <b>5</b> 100	190,000.00 12,000.00
Portland, Oregon, 4%, 1928	53,000.00	96	<b>48</b> ,000.0 <b>0</b>
	50,625.00	93 86	46,500.00
Selkirk, Manitoba, 5%, 1945	528.50 3,171.00	85	430.00 2,550.00
Selkirk, Manitoba, 5%, 1959	1,585.50	84	1,260.00
Toronto, Ontario, 4%, 1949	24,893.00	87 89 1/2	23,287.00 27,440.70
Selkirk, Manitoba, 5%, 1945 Selkirk, Manitoba, 5%, 1958 Selkirk, Manitoba, 5%, 1959 Toronto, Ontario, 4%, 1949 Victoria, B. C., 4%, 1937 Winnipeg, Manitoba, 4%, 1928	26,401.32 9,875.00	91	9,100.00
	-,		
RAILROAD BONDS: — Atchison, Topeka & Santa Fé, 4%, 1995	45,937.50	86	43,000.00
Baltimore & Ohio, 4%, 1941	47,750.00	87	43,500.00
Boston & Maine, 41/2%, 1929	52,375.00	86	43,000.00
Baltimore & Ohio, 4%, 1941  Boston & Maine, 4½%, 1929  Canadian Northern, 4½%, 1917  Central of Georgia, 5%, 1945	22,532.50 55,687.50	96 104	<b>24</b> ,000.00 <b>5</b> 2,000.00
Central Pacific, 4%, 1949	24,250.00	94	23,500.00
Central Pacific, 4%, 1949  Chesapeake & Ohio, 4½%, 1992  Chesapeake & Ohio, 5%, 1929	53,343.75	93 98	46,500.00
Chicago, Burlington & Quincy, 4%, 1921	50,468.75 11,880.00	98	49,000.00 11,760.00
Chicago Railways, 5%, 1927	24,187.50	90	22,500.00
Chicago Railways, 5%, 1927	25,187.50 47,625.00	97 90	24,250.00 45,000.00
Chesapeake & Ohio, 5%, 1929 Chicago, Eurlington & Quincy, 4%, 1921 Chicago Railways, 5%, 1927 Chicago Railways, 5%, 1927 Chicago, Milwaukee & St. Paul, 4%, 1934 Chicago, Rock Island & Pacific, 4%, 1934 Colorado & Southern, 4½%, 1935 Columbia & St. Louis, 4%, 1942 East St. Louis & Suburban Co., N. J., 5%, 1932 Fort Worth & Denver City, 6%, 1921 Fort Worth & Rio Grande, 4%, 1923 Houston Belt & Terminal, 5%, 1937 Illinois Central, 4%, 1955	22,625.00	72	18,000.00
Colorado & Southern, 41/2 %, 1935	24,343.75	91	22,750.00
Rast St. Louis & Suburban Co. N. J. 5%, 1932	28,000.00 47,250.00	78 90	24,960.00 45,000.00
Fort Worth & Denver City, 6%, 1921	47,250.00 57,556.25	104	52,000.00
Fort Worth & Rio Grande, 4%, 1928	23,025.00 50,000.00	66 97	16,500.00 48,500.00
Illinois Central, 4%, 1955	24,937.50	90	22,500.00
Illinois Central, 3%, 1951	8,800.00	71	7,100.00
Kansas City. Fort Scott & Memphis. 4%, 1936	24,000.00 86,625.00	95 72	23,750.00 72,000.00
Kansas City Railway & Light Co., 5%, 1913	24,250.00 17,875.00	85	21,250.00 17,250.00
Kansas City Southern, 3%, 1950	17,875.00 23,812.50	69 89	17,250.00 22,250.00
Lake Shore & Michigan Southern, 4%, 1931	22,156.25	89	22,250.00
Little Rock & Hot Springs Western, 4%, 1939	27,868.75	81	24,300.00
Mississippi River & Bonne Terre, 5%, 1931	29,700.00 62,000.00	95 68	28,500.00 51,000.00
Missouri Pacific, 4%, 1945	47,640.62	62	31,000.00
New York Central, 5%, 1914	49,000.00	100 100	50,000.00
Houston Belt & Terminal, 5%, 1937 Illinois Central, 4%, 1955 Illinois Central, 3%, 1951 Kanawha & Michigan, 5%, 1927 Kansas City, Fort Scott & Memphis, 4%, 1936 Kansas City Railway & Light Co., 5%, 1913 Kansas City Railway & Light Co., 5%, 1913 Kansas City Southern, 3%, 1950 Lake Shore & Michigan Southern, 4%, 1928 Lake Shore & Michigan Southern, 4%, 1931 Little Rock & Hot Springs Western, 4%, 1939 Mississippi River & Bonne Terre, 5%, 1931 Missouri, Kansas & Texas, 4%, 2004 Missouri Pacific, 4%, 1945 New York Central, 5%, 1914 New York Central, 5%, 1915 Norfolk & Western, 4%, 1944 Northern Pacific-Great Northern Joint, 4%, 1921	24,500.00 21,781.25	88	25,000.00 22,000.00
Northern Pacific-Great Northern Joint, 4%, 1921	48,437.50	95	47,500.00
Oregon Short Line, 4%, 1929 Rock Island-Frisco Terminal, 5%, 1927 St. Clair, Madison & St. Louis Belt, 4%, 1951	23,468.75 50,500.00	89 93	22,250.00 46,500.00
St. Clair, Madison & St. Louis Belt, 4%, 1951	30,430.00	78	29,640.00
St. Louis, Iron Mt. & Southern, 4%, 1929	69,187.50	76	57,000.00
St. Louis, 170n Mt. & Southern, 5%, 1931 St. Louis, 170n Mt. & Southern, 4%, 1933	26,875.00 43,500.00	102 77	25,500.00 38,500.00
St. Louis & San Francisco, 4%, 1951	62,037.65	71	47,570.00
St. Clair, Madison & St. Louis Beit, 4%, 1951  St. Louis, Iron Mt. & Southern, 4%, 1929  St. Louis, Iron Mt. & Southern, 5%, 1931  St. Louis & San Francisco, 4%, 1951  St. Louis & San Francisco, 5%, 1927  St. Louis & San Francisco, 5%, 1927	44,750.00 39.905.92	52 76	26,000.00 38,000.00
FIRE — 11	30,000.82		55,555.00

	Book value.	Rate.	Market value.
Southern Pacific, 4%. 1955	47,531.25	90	45,000.00
Tennessee Central, 5%, 1954	123,093.87	50	116,500.00
Terminal Railroad Assoc. of St. Louis, 4%, 1953.	44,187.50	88%	44,187.50
Union Depot, 6%, 1918	109,937.50	102	102,000.00
Union Pacific, 4%, 1927	22,437.50	92	23,000.00
United Railways, 4%, 1934	43,873.90	68	34,000.00
Virginian 5% 1962	49,500.00	98	49,000.00
Western Pacific, 5%, 1933	24,468.75	75	18,750.00
Western Pacific, 5%, 1933 Western Maryland, 4%, 1952	21,750.00	76	19,000.00
Wichita Falls & Northwestern, 5%, 1940	24,250.00	85	21,250.00
MISCELLANEOUS BONDS: -			
Commonwealth-Edison Co., Chicago, 5%, 1948	25,875.00	100	25,000.00
Consumers' Power Co., 5%, 1936	24,062.50	94	23,500.00
Cumberland Coal & Coke Co., Jersey City, N. J., 6%, 1913	10 000 00	80	16 000 00
Cumberland Coal & Coke Co., Jersey City,	18,000.00	80	16,000.00
N. J	14,000.00		14,000.00
Frisco Annex Realty Co., 5%, 1928	55,000.00	94	51,700.00
International Steam Pump Co., 5%, 1929	23,312.50	62	15,500.00
Kinloch Long Distance Telephone Co., 5%, 1929	23,312.50 47,285.00	91	44,590.00
Laclede Gas Light Co., 5%, 1919 Lincoln Real Estate & Building Co., 6%, 1923	70,137.45	101	75,750.00
Lincoln Real Estate & Building Co., 6%, 1923	79,146.69	101	75,750.00
Missouri Electric Light & Power Co., 6%, 1921	98,640.00	105	92,400.00
Mortgage Bond Co. of New York, 4%, 1966	22,437.50	85	21,250.00
Pacific Tel. & Tel. Co., 5%, 1937	47,968.75	96	48,000.00
People's Gas Light & Coke Co., Chicago, 5%, 1947	25,875.00	99	24,750.00
Railway Exchange Building	31,250.00	93 %	31,250.00
Southern Bell Tel. & Tel. Co., 5%, 1941	49,500.00	98	49,000.00
Underwriters Building Co., New York, 5%, 1928	23,000.00	100	23,000.00
Wright Building Co., St. Louis, 5%, 1931	70,125.00	96	72,000.00
RAILROAD STOCKS:			
400 shs. Norfolk & Western, com	45,825.00	105	42,000.00
1650 " Pennsylvania	102,391.86	112	92,400.00
BANK AND TRUST COMPANY STOCKS:			
100 shs. Boatmen's, St. Louis	11,800.00	200	20,000.00
68 " Mechanics-American Nat., St. Louis	21,109.81	274	18,632.00
68 " Mechanics-American Nat., St. Louis 100 " Mercantile Trust Company, St. Louis	34,550.00	332	33,200.00
3511 "National of Commerce in St. Louis	680,703.82	180	456,430.00
200 "St. Louis Union Trust Co., St. Louis	75,675.00	410	82,000.00
250 " Third National, St. Louis	76,250.00	243	60,750.00
MISCELLANEOUS STOCKS:			
	04 040 00	100	07.000.00
Annuity Realty Co., St. Louis	24,840.00	100	27,000.00
2 shs. General Adjustment Bureau, New York 500 "Hargadine-McKittrick D. G. Co., St	100.00	100	100.00
Louis 1st pref	60,000.00	75	37,500.00
57 " Laclede Gas Light Co., pref., St. Louis	3,282.00	96	5,472.00
57 "Laclede Gas Light Co., pref., St. Louis 11 "Laclede Gas Light Co., com., St. Louis 5 "St. Louis Collseum Co., St. Louis	549.87	94	1,034.00
5 " St. Louis Coliseum Co., St. Louis	500.00	100	500.00
4 " Southern Adjust. Bureau, Atlanta, Ga.	200.00	100	200.00
5" Underwriters' Salvage Company, Chicago 300 " Union Sand and Material Company, St.	500.00	100	500.00
Louis	23,800.00	70	21,000.00
100 " N. R. Wall & E. T. Campbell Agency Co., St. Louis	5,000.00	100	5,000.00
1 sh. Western Adjustment & Inspection Co., Chicago	125.00	200	200.00
· .			
Totals	\$4,577,134.29		\$4,051,481.20

## THE AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY,

### CINCINNATI, OHIO.

## Commenced Business, January, 1907.

CHARLES H. AVERY, President.

FRANK H. FREERICKS, Secretary.

### CAPITAL STOCK.

Amount of capital paid up	p in cash	<b>\$</b> 200,000.00
Amount of ledger assets Decem	nber 31, 1912	\$329,578.26

#### INCOME.

Gross prems received during the year Deduct reinsurance, \$13,158.06	Fire. \$127,960.36		
and return premiums,			
\$4,605.70	17,763.76		
Received for premiums		\$110,196.60	
Gross interest on bonds	\$12,419.57		
Gross interest on deposits	180.97		
Total gross interest		12,600.54	
Stock transfer fees		13.87	
Gross increase, by adjustment, in booledger assets, viz.:	ok value of		
Bonds		63.73	
Total income	- · · · · · · · · · · · · · · · · · · ·	<del></del>	122,874.74

Sum of both amounts.....

Fire.	
Gross amount paid policy-holders for	
losses (including \$9,064.51 occur-	
ring in previous years) \$45,366.07	
Deduct amount received for salvage,	
\$20.64	
and for reinsur. in other companies,	
<b>\$4,638.86</b>	
Net amount paid policy-holders for losses	\$40,706.57
Expenses of adjustment and settlement of losses	1,286.41
Commissions or brokerage	14,450.95
Salaries, \$1,787.51, and expenses, \$2,304.79, of	
special and general agents	4,092.30
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	12,680.90
Rents	480.00
Advertising, \$3,348.96; printing and stationery,	
\$1,283.73	4,632.69
Postage, telegrams, telephone, and express	1,236.05
Legal expenses	10.00
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	279.10
Inspections and surveys	237.00
State taxes on premiums	2,580.17
Insurance-department licenses and fees	1,706.06
Federal corporation tax	131.88
Tax on capital, Vermont	40.00
Tax on capital, Tennessee	30.00
California corporation tax	50,00
Hamilton County, Ohio, personal property tax	79.95
City license tax, Los Angeles, Cal	40.00
City license tax, Topeka, Kan.	50.00
City license tax, Macon, Ga	75.00
City license tax on premiums, Covington, Ky	.53
Georgia bond deposit	3.75
Books and insurance journals	42.70
Notary fees	55.50
American Audit Company	75.00
Fee for examining securities	10.00
Services of tellers at stockholders' meeting	20.00
Western German Bank, registrar fee	50.00
R. G. Dun & Co	185.50
Bonds of officers and state agents	65.50
Bonds to States, California and Texas	75.00
Association dues	12.50
	12,00

AMERICAN DRUGGISTS' FI	RE INSURA	NCE COMPAI	vy. 165
Special traveling expenses		168.80	
Repairs, cleaning, etc.		10.85	
Christmas remembrances		60.00	
Paid stockholders for interest or dividend	de (emount	00.00	
declared during the year)	as (amount	18,000.00	
Gross decrease, by adjustment, in boo	k value of	10,000.00	
ledger assets, viz.:	value of		
Bonds	\$974.84		
Decrease in book value of furniture	73.27	1 049 11	
	10.21	1,048.11	
Total disbursements			104.758.77
Balance	• • • • • • • • • • • • • • • • • • • •		\$347,694.23
LEDGER			
Book value of bonds (Schedule D)	• • • • • • • • •	<b>\$</b> 323, <b>4</b> 17.27	
Cash in company's office	• • • • • • • • •	2,164.73	
Deposits in trust companies and banks on		7,749.99	
Agents' balances, under three months due		13,702.79	•
Furniture and fixtures		659.45	
Total ledger assets, as per balance	-	•••••	\$347,694.23
Non-ledge	R ASSETS.		
Totanet 1 1		Accrued.	
Interest on bonds		\$4,839.99	
Interest on bank deposits	• • • • • • • • • • • • • • • • • • • •	56.47	
Total interest accrued			4,896.46
Gross assets	• • • • • • • • • • • • • • • • • • • •		\$352,590.69
DEDUCT ASSETS			
Furniture, fixtures, and safes	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · ·	659.45
Total admitted assets	•••••		\$351,931.24
LIABILIT			
Grees losses adjusted and unpaid		\$23.56	
Gross claims for losses reported and un			
plus reserve for losses incurred prior t			
ber 31 not reported	• • • • • • • •	3,475.17	
Net amount of unpaid losses and claim	 		\$3,498.73

Unearned premiums on fire	rieka			57 <b>,6</b> 97.8 <b>3</b>
Salaries, rents, expenses, b				833.48
	•	•		
Estimated federal, state an	d other taxes here	eatter pay	aute	2,334.22
Total liabilities, excep	t capital			\$64,364.26
Capital paid up in cash				<b>*</b> 0 2,0 0 2.20
Surplus over all liabilities.	• • • • • • • • • • • • • • • • • • • •		87,566.98	
Surplus as regards pe	olicy-holders			287,566.98
Total	· · · · · · · · · · · · · · · · · · ·			\$351,931.24
	RISKS AND PREMIU	мв, 1913.		
	Fir	Θ.		
			Risks.	Premiums.
In force December 31, 1912 Written or renewed during	the year	· · · · · · · · ·	\$9,985,115 12,569,310	\$102,758.62 127,960.86
Totals Deduct those expired and ma	rked off as termina	ted	\$22,554,425 10,099,632	\$230,718.98 103,007.90
In force at the end of the Deduct amount reinsured	year 1913		\$12,454,793 1,146,148	\$127,711.08 13,432.62
Net amount in force Dec	ember 31, 1913	<b></b>	\$11,308,645	\$114,278.46
RECAPITU	ATION OF FIRE RIS	KS AND PE	EMIUMS.	
Year.		ross premiu	ms _	Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$10,919,811 77,200	\$108,204 1.118	.88 1-2 .37 1-6	\$54,102.44 186.40
1911 1912 1912 1913	77,200 100,159	1,118 1,530	.37 1-6 .82 1-2 .89 5-6	765.41 1,902.41
1909 ]	146,625 3,800	2,282 119	47 1_10	11.95
1910   1911   Five years	4,000	73 267 198	.20 8-10 .32 1-2 .76 7-10	21.96 13 <b>3</b> .66
1912	19,000 15,300	198	76 7-10	139.18
1913 ]	22,750	482	.75 9-10	434.47
Totals	\$11,308,645	\$114,278	.46	\$57,697.83
GI	ENERAL INTERRO	GATORIES	•	
Largest gross aggregate am anywhere in the United S reinsurance, whether the s	ount insured in a tates, without any ame be in admitted	ny one ha deduction l or non-a	zard located whatever for dmitted com-	
panies:	• • • • • • • • • • • • • • • • • • •		A. REWET	\$8,000.00
Total amount of the comparison value?  Total amount loaned to directed.	Ly a BLOCK OWNED D	, uire	Answer	18,675.00
Total amount loaned to direct	ors or other officers?	?	Answer	None. None.
Total amount loaned to stockh What interest, direct or indir	ect, has this compa	ny in the	capital stock	
of any other insurance com	pany?	ny owned	Answer	None.
of any other insurance com Is a majority of the capital a directly or indirectly, by a	ny other corporation	n?	Answer	No.
Has this company guaranteed now in force?	policies issued by	any other (	company, and	No.
Bu		TCTT 1919		
Cases where welling	SINESS IN CONNECT	1001, 1010		Fire.
		1001, 1010		\$224 200 DA
Gross risks written Less \$8,000.00 risks cance	oled, and \$0.00 re	nsurance f	n companies	\$224,200.00
Less \$8,000.00 risks cance authorized in Connection	oled, and \$0.00 re	nsurance f	n companies	\$224,200.00 8,000.00
Less \$8,000.00 risks cance authorized in Connectic  Net risks written	oled, and \$0.00 rel	nsurance		•
Less \$8,000.00 risks cance authorized in Connectic  Net risks written	oled, and \$0.00 rel	nsurance		8,000.00
Less \$8,000.00 risks cance authorized in Connectic  Net risks written	oled, and \$0.00 rel	nsurance		8,000.00 \$216,200.00
Less \$8,000.00 risks cance authorized in Connection	oled, and \$0.00 rel ut	insurance	einsurance in	\$,000.00 \$216,200.00 \$2,933.77

Losses paid			Fire. \$337.24
Less losses on risks reinsured in companies author	rized in Conn	ecticut	0.00
Net losses paid			\$337.24
Losses incurred			\$337.24
Less losses on risks reinsured in companies author	rized in Conn	ecticut	0.00
Less losses on risks reinsured in companies author		• • • • •	\$337.24
***************************************	<del></del>		
Schedule D. Bonds owned by Government Bonds:—	the Company. Book Value.		arket value.
United States, 3%, 1918	\$10,100.00		\$10,100.00
COUNTY AND MUNICIPAL BONDS:			
COUNTY AND MUNICIPAL BONDS:  Akron, Ohlo., 4½%, 1917  Alliance, Ohio, 5%, 1914  Cambridge, Ohio, 4½%, 1918-19  Chardon, Ohio, 4½%, 1925-31  Cincinnati (Evanston), Ohio, 6%, 1918-24  Cincinnati (Madisonville), Ohio, 5%, 1924  Cincinnati, Ohio, 4%, 1932  Cincinnati, Ohio, 4%, 1950  Cincinnati, Ohio, 3½%, 1952  Cincinnati, Ohio, 3½%, 1945  Cincinnati, Ohio, 3½%, 1945  Cincinnati, Ohio, 3½%, 1945  Cincinnati, Ohio, 3½%, 1946  Cincinnati, Ohio, 5%, 1927  Cleveland, Ohio, 4%, 1918  Cleveland, Ohio, 4%, 1930  Cleveland, Ohio, 4%, 1930  Cleveland, Ohio, 4%, 1924  Cleveland, Ohio, 4%, 1925  Columbus, Ohio, 3½%, 1921  Columbus, Ohio, 4%, 1916  Conneaut, Ohio, 4½%, 1914  Cuyahoga Co., Ohio, 4½%, 1914  Cuyahoga Co., Ohio, 4½%, 1914  Cuyahoga Falis, Ohio, 5%, 1915-26  Dorchester Co., S. C., 6%, 1932  Hamilton, Ohio, 4%, 1936	4,009.34	100.2	4,009.34
Alliance, Ohio, 5%, 1914	5,023.78	100.4	5,023.78
Cambridge, Ohio, 41/2 %, 1918-19	11,073.83	102.3	11,073.83 6,269.70
Chardon, Ohio, 4½%, 1925-31	2 202 00	104.5	2 203 00
Cincinnati (Madisonville) Ohio 5% 1924	2,694.84	107.7	6,269.70 2,203.00 2,694.84 2,993.52 5,940.80 1,771.42 2,657.76 5,572.29 1,000.00 10,743.07 10,256.20 13,154.25
Cincinnati, Ohio, 4%, 1932	2,993.52	99.8	2,993.52
Cincinnati, Ohio, 4%, 1950	5,940.80	99	5,940.80
Cincinnati, Ohio, 3 1/2 %, 1952	1,771.42	88.5	1,771.42
Cincinnati, Ohiō, 3½ %, 1945	2,657.76	88.5 92.8 100 107.4 102.56	2,657.76
Cleveland Ohio 46 1018	1,000,00	100	1 000 00
Cleveland Ohio 5%, 1922	10.743.07	107.4	10.743.07
Cleveland Ohio, 41/4 %, 1930	10,256.20	102.56 101.2 99.8	10,256.20
Cleveland, Ohio, 4%, 1924	13,154.25	101.2	13,154.25
Cleveland, Ohio, 4%, 1920	998.23	99.8	998.23
Cleveland, Ohio, 4%, 1925	2,000.00	100	2,000.00 29,781.25 2,000.00
Columbus, Ohio, 3½ %, 1921	20,181.20	100	2 000 00
Conneaut, Ohio, 416 %, 1914-18	20,161.80	100.8	20,161.80
Cuyahoga Co., Ohio, 41/2 %, 1914	9,510.99	100.1	0 210 00
Cuyahoga Co., Ohio, 4½%, 1918	8,160.24	102	8,160.24 6,278.95 1,122.28 10,215.50 9,797.00
Cuyahoga Falls, Ohio, 5%, 1915-26	6,278.95	104.5	6,278.95
Oprehester Co., S. C., 6%, 1932 Hamilton, Ohio, 4%, 1926 Hamilton, Ohio, 3.9%, 1931 Hartwell, Ohio, 5%, 1921-22	1,122.28 10,215.50	112.2 102.15	10 215 50
Hamilton, Ohio, 4%, 1920	9,797.00 1,065.87 8,518.51	97.97	9.797.00
Hartwell Ohio 5% 1921-22	1.065.87	106.5	1,065.87
Kenton, Ohio, 5%, 1914	3,518.51	100.5	3,518.51
Licking Co., Ohio, 41/2 %, 1915	3,528.35	100.7	3,528.35
Manchester, Ohio, 5%, 1931-38	4,511.18	112.8	4,511.18
Middletown, Ohio, 4½%, 1915-20	4,000.04	101.2	4.090.04
Mindletown, Onio, 472 %, 1921-22	9.140.90	101.6	9.140.90
Newark, Ohio, 5%, 1914-15	2,018.02	100.9	2,018.02
Newark, Ohio, 41/2 %, 1929	1,055.80	105.6	1,055.80
Newark, Ohio, 4½%, 1930	4,233.61	105.8	4,233.61
Norwood, Ohio, 4½%, 1914-18	2,820.66	101.7	2,840.00
Norwood, Ohio, 5%, 1914	522.03	104.4	522.03
Piona Ohio 31/6 1925	20,781.47	98.7	20,781.47
Richwood, Ohio, 41/2 %, 1921	2,050.94	102.5	2,050.94
Richwood, Ohio, 41/2 %, 1922	3,078.48	102.6	3,078.48
St. Marys, Ohio, 4%, 1936	3,036.96	101.2	8,036.96
Scio, Ohio, 41/2 %, 1921-26	2 828 22	105.4	2,636.23
Tiffin Ohio 4% 1916	25.108.70	100.4	25,108.70
Vermillion, Ohio, 5%, 1918-22	8,350.35	104.4	8,350.35
Vermillion, Ohio, 5%, 1923	1,051.10	105.1	1,051.10
Wauseon, Ohio, 41/2%, 1914-16	4,030.00	100.75	4,080.00
Wellington, Ohio, 5%, 1923	1,080.17	108 3	1,080.17
West Milton Ohio 41/2 %, 1941-42	4.343.43	108.6	4,343.43
Hamilton, Ohio, 3.9%, 1931  Hartwell, Ohio, 5%, 1921-22  Kenton, Ohio, 5%, 1914  Licking Co., Ohio, 4½%, 1915  Manchester, Ohio, 5%, 1931-38  Middletown, Ohio, 4½%, 1915-20  Middletown, Ohio, 4½%, 1915-20  Middletown, Ohio, 4½%, 1914-22  Newark, Ohio, 4½%, 1914-15  Newark, Ohio, 5%, 1914-15  Newark, Ohio, 4½%, 1929  Newark, Ohio, 4½%, 1929  Norwood, Ohio, 4½%, 1930  Norwood, Ohio, 4½%, 1925  Piqua, Ohio, 3½%, 1941  Norwood, Ohio, 4½%, 1925  Richwood, Ohio, 4½%, 1925  Richwood, Ohio, 4½%, 1925  Richwood, Ohio, 4½%, 1925  St. Marys, Ohio, 4½%, 1921  St. Marys, Ohio, 4½%, 1921-26  Scio, Ohio, 4½%, 1921-26  Scio, Ohio, 4½%, 1921-26  Scio, Ohio, 4½%, 1921-28  Tiffin, Ohio, 4%, 1916  Vermillion, Ohio, 5%, 1918-22  Vermillion, Ohio, 5%, 1923  Wauseon, Ohio, 4½%, 1923  Wauseon, Ohio, 5%, 1923  West Milton, Ohio, 5%, 1923  West Milton, Ohio, 4½%, 1941-42	*******		2000 417 07
Totals	\$323,417.27		\$323,417.27

# ARLINGTON FIRE INSURANCE COMPANY,

### WASHINGTON, D. C.

# Commenced Business, February, 1872.

JAMES M.	Johnston,	President.	

E. McC. Jones, Secretary.

## CAPITAL STOCK.

Amount of capital paid up in cash \$200,000.00	
Amount of ledger assets December 31, 1912	\$332,212.91

INC	OME.		
Gross prems. received during the year Deduct reinsurance, \$15,885.10	Fire. \$40,343.31		
and return premiums, \$8,337.16	24,222.26		
Received for premiums		\$16,121.05	
Gross interest on mortgage loans	\$6,674.11		
Gross interest on bonds	2,780.83		
Gross interest on Springman note	.60		
Gross interest on Grace M. E. Church	.21		
Gross rents from company's property, including \$600.00 for com-	10.007.48		
pany's occupancy of its own bldgs.	10,087.43		
Total gross interest and rents	······	19,543.18	
Total income			35,664.23
Sum of both amounts			\$367.877.14

Fire.		
Gross amount paid policy-holders for losses (including \$5,353.36		•
,		
occurring in previous years) \$19,211.88  Deduct amount received for salvage,		
\$127.25		
and for reinsur. in other companies,		
\$6,159.03 6,286.28		
40,100.00		
Net amount paid policy-holders for losses:	\$12,925.60	
Expenses of adjustment and settlement of losses	169.28	
Commissions or brokerage	3,423.83	
Expenses of special and general agents	111.00	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	5,715.00	
Rents for company's occupancy of its own buildings	600.00	
Advertising, \$38.58; printing and stationery, \$193.16	231.74	
Postage, telegrams, telephone, and express	165.25	
Legal expenses	474.55	
Furniture and fixtures	25.20	
Underwriters' boards and tariff associations	13.51	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	18.28	
Repairs and expenses (other than taxes) on real		
estate	1,164.23	
Taxes on real estate	350.49	
State taxes on premiums	409.44	
Insurance-department licenses and fees	406.43	
Federal corporation tax	52.06	•
Subscriptions to periodicals	46.00	
Secretary's traveling expenses	82.70	•
Miscellaneous expenses	133.20	
Interest paid Riggs Bank on borrowed money	2,775.29	
Rent of safe deposit box	5.00	
Paid stockholders for interest or dividends (amount		
declared during the year)	16,000.00	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate	189.90	
Total disbursements		45,487.98
Balance	- 	\$322,389.16

LEDGER	ASSETS.		
Book value of real estate		\$113,941.04	
Mortgage loans on real estate		131,495.90	
Book value of bonds (Schedule D)		71,287.50	
Cash in company's office		15.67	
Deposits in trust companies and banks r			
terest		1,282.08	
Agents' balances, under three months due		4,086.84	
Agents' balances, over three months due.		280.13	
Total ledger assets, as per balance			\$322,389.16
NON-LEDGER	ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$65.00</b>	\$1,569.82	
Interest on bonds		996.25	
Rents on company's prop'y or lease	9.50	75.00	
Total interest and rents due and			
accrued	\$74.50	\$2,641.07	2,715.57
Market value of real estate over book value	1e		87,018.96
Gross assets		• •	\$412,123.69
DEDUCT ASSETS I		ED.	
Agents' balances, representing business	s written		
prior to October 1, 1913		\$280.13	
Book value of bonds over market value (S	chedule D)	787.50	
Total	· · · · · · · · · · · · · · ·		1,067.63
Total admitted assets		· · · · · · · · · · · · · · · · ·	\$411,056.06
LIABILI	ITIES.		
Gross losses adjusted and unpaid		\$5,284.18	
Gross claims for losses reported and una	ıdjusted	1,326.80	
Total		\$6,610.98	
Deduct reinsurance due or accrued		2,359.15	
Net amount of unpaid losses and cla	ims		\$4,251.83
Unearned premiums on fire risks			19,709.79
Estimated federal, state and other taxes	hereafter p	ayable:	291.81
Reinsurance and return premiums due		•	117.20
Due and to become due for borrowed mor			58,500.00
Total liabilities, except capital		• • • • • • • • • • • • • • • • • • • •	<b>\$82,870.63</b>

ALLING	ION FIRE INS	DEANCE CO	MPANY.	171
Capital paid up in cash Surplus over all liabilities	 s		\$200,000.00 128,185.43	
Surplus as regards p	oolicy-holders			328,185.43
Total	•••••	• • • • • • • • • • • • • • • • • • • •	•••••••••••••••••••••••••••••••••••••••	\$411,056.06
	RISKS AND PREM	IIUMS, 1913.		
	Fire.	,	Risks.	Premiums.
In force December 31, 1912 Written or renewed during t	he year		\$7,763,961 5,738,976	\$52,919.66 40,343.31
Totals Deduct those expired and ma	rked off as termin	ated	\$13,502,937 4,758,199	\$93,262.97 39,143.70
In force at the end of to Deduct amount reinsured	he year 1913		\$8,744,738 1,674,034	\$54,119.27 16,707.53
Net amount in force De	cember 31, 1913.		\$7,070,704	\$37,411.74
_	LATION OF FIRE F			
Year.	MALION OF PIRE P	Gross premiu		Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$1,968,462	\$13,798.		\$6,896.59
1912 1913 Two years	11.250 7.750	19. 78.	39 3-4	4.9 <b>2</b> 58.80
1911	740.093	2.858	66 1-6	476.44
1911 1912 1913 Three years	1,155,350 1,394,048	4,134. 5,510.	66 1-6 39 1-2 25 5-6	2,067.20
19101	2,500	3,510.	73 1-8	4,591.87 .47
1911 1912 Four years	0.00	0.	00 3-8	0.00
1912 Four years 1913	10,300	92.	65 5-8 20 <b>7-</b> 8	57.91 8.05
1909	3,000 <b>293,867</b>	2,240.	57 1-10	224.06
1910	807.135	1.840	89 8-10	552.1 <b>2</b>
1911   Five years 1912	355,245 211 108	2,039. 1,805.	06 1-2 30 7-10	1,019.53
1913	355,245 311,108 459,746	2,605.	56 9-10	1.263.71 2,345.00
Over five years	50,850	380.	71 pro rata	143.12
Totals	\$7,070,704	\$37,411.	74	\$19,709.79.
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount of the company's stock owned by the directors at par				
Total amount of the compar	ny's stock owned	by the direc	tors at par	18,070.00
value?	tors or other office	ers?	Answer	18,070.00 None.
Total amount loaned to stock	holders not officer	97	Answer	None.
what interest, direct or indire	et, nas this compa	iny in the cap	Answer	None.
Is a majority of the capital	stock of this com	pany owned o	r controlled.	
What interest, direct or indire any other insurance compils a majority of the capital directly or indirectly, by 8 has this company guaranteed now in force? Answer—Federal Underwriters of Walls, reinsured its entire it Co. of New York, since whisbility thereunder.	ny other corpora policies issued by The Arlington hashington, D. C., be ability thereunder tich the Arlington	tion?  any other cond a one-fifth it on the Lumbe has assumed	Answer ompany, and interest in fay of April, er Insurance I no further	No.
•	SINESS IN CONNE			Fire.
Green wishes wellton				\$23,250.00
Less \$5.000.00 risks cancele authorized in Connection	d, and \$18,250.00 cut	reinsurance i	n companies	23,250.00
Net risks written				\$0.00
Gross premiums on risks writ	ten			\$283.28
Gress premiums on risks write Less \$41.80 return premium in companies authorize	ns, and \$100.37 p d in Connecticut.	remiums for	reinsurance	142.17
Net premiums received .			·····	\$141.06

Losses paid	ized in Connec	icut	Fire. \$3.20 3.20
Net losses paid			\$0.00 \$3.20 3.20
Net losses incurred			\$0.00
Schedule D. Bonds owned by MUNICIPAL BONDS:—	•	Data	Market value.
New York City, 41/4%, 1962			\$69,000.00
MISCELLANEOUS BONDS: — Washington Market Co., 5%, 1938	1,500.00	100	1,500.00
Totals	\$71,287,50		\$70,500,00

### ASSURANCE COMPANY OF AMERICA,

#### NEW YORK, N. Y.

### Commenced Business, April, 1897.

CHARLES S. CONKLIN, Secretary.

R. BLEECKER RATHBONE, President.

Amount of capital paid up in cash ....... \$200,000.00

Amount of ledger assets December 31, 1912 ................. \$543,467.76

CAPITAL STOCK.

#### INCOME.

		CODIE.		
Gross prems. received	Fire.	Marine and Inland.		
during the year	\$241,862.89	<b>\$</b> 103,912.32		
Deduct reinsurance,		•		
\$76,977.80 and return premiums,				
\$59,678.01	77,093.96	59,561.85		
Received for prems.	\$164,768.93	\$44,350.47	\$209,119.40	
Gross interest on bonds		\$16,406.05		
Gross interest on depos	its	1,385.43		
Total gross interest			17,791.48	
Total income			•••••	226,910.88
Sum of both am	ounts	• • • • • • • • • • • • • • • • • • •		\$770,378.64

	Fire.	Marine and Inland.		
Gross amount paid	21.0.	14.444.		
policy-holders for				
losses (including				
\$10,605.00 occur-				
ring in previous		•		
years)	\$92,823.83	\$18,975.59		
Deduct amount re-	, ,	• •	•	
ceived for salvage,				
\$6,537.51				
and for reinsurance			4	
in other companies,				
\$23,853.40	15,755.70	14,635.21		
φ20,000.40				
Net amount paid policy-				
holders for losses,	\$77,068.13	<b>\$</b> 4,340.38	<b>\$</b> 81, <b>4</b> 08.51	
Expenses of adjustment a	nd settlement	of losses	997.00	
Commissions or brokerage		· · · · · · · · · · · · · · · ·	49,482.47	
Salaries, fees, and all o	ther charges	of officers,		
directors, trustees, and	home-office en	mployees	7,734.48	
Rents			720.00	
Advertising, \$175.79; p	_	-	740.40	
\$573.61			749.40 315.49	
			474.31	
Legal expenses				
Maps, including correction			267.35	
Underwriters' boards and			1,139.75	
Fire department, fire p		-		
assessments, fees, taxes			1,697.09	
Inspections and surveys .			226.23	
State taxes on premiums			2,202.69	
Insurance-department lice			420.75	
Federal corporation tax .			370.63	
Municipal licenses			200.00	
Exchange on out-of-town			43.20	
Auditing			150.00	•
Rent safe deposit box			25.00	
Sundries			163.02	
Paid stockholders for inte	rest or divide	nds (amount		
declared during the yes	ır)		10,000.00	
Gross loss on sale or mate	urity of ledge	r assets, viz.:		
Bonds		• • • • • • • • • • • •	12,002.34	
Total disbursements		-	•	170,789.71
Charles Co.			•	
Balance		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • •	<b>\$</b> 599,588.93

ASSURANCE COMPAN
13503111.02 0012711.
LEDGER A
Book value of bonds (Schedule D)  Deposits in trust companies and banks on Agents' balances, under three months due
Total ledger assets, as per balance
NON-LEDGER
Interest accrued on bonds
Gross assets
DEDUCT ASSETS NO Book value of bonds over market value (S
Total admitted assets
LIABILIT
Gross claims for losses reported and una plus reserve for losses incurred prior to I
31 not reported
Total  Deduct reinsurance due or accrued
Net amount of unpaid losses and claim Unearned premiums on fire risks Unearned premiums on inland navigation
Total unearned premiums  Estimated federal, state and other taxes he Contingent commissions or other charges described by the charges descr
Total liabilities, except capital  Capital paid up in cash  Surplus over all liabilities
Surplus as regards policy-holders

Total

	RISKS AND PRE		MARINE A	ND INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	\$28,741,880	\$198,139.03	\$0.00	\$0.00
the year	33,446,837	241,862.89	3,990,035	103,912.82
Totals Deduct those expired and	\$57,188,717	\$440,001.92	<b>\$8,99</b> 0,035	\$103,912.32
marked off as terminated	28,299,491	204,773.64	1,317,688	25,964.44
In force at the end of				
In force at the end of the year 1913 Deduct amount reinsured.	\$28,889,226 4,368,104	\$235,228.28 39,206.85	\$2,672,347 1,172,658	\$77,947.88 35,135.44
Net amount in force December 81, 1918	\$24,521,122	\$196,021.43	\$1,499,689	\$42,812.44
RECAPITO	LATION OF FIRE	RISKS AND PR	EMIUMS.	
Year.	A A	Gross premiu		Premiums uncarned.
Written. Term. 1913 One year or less	Amount. \$19,700,803	cha <b>rged.</b> \$143,626.	Unearned. 31 1-2	\$71,813.16
1911)	545,720		28 1-6	1.158.21
1911 1912 1913 Three years	1.356.560	14.618.	44 1-2	7,309. <b>22</b>
	2,487,326 6,750	24,971. 158.	11 3-10	20,809,60 47.4 <b>3</b>
1911 1912 Five years	30,245	878.	12 1-2	439.06
1912 Five years 1913	30,245 236,083 157,635	878. 2,967. 1,852.	12 1-2 31 7-10 34 9-10	439.06 2,077.12 1,667.11
Totals	\$24,521,122	\$196,021.	48	\$105,320.91
panies? Total amount of the comps value? Total amount loaned to direct Total amount loaned to stoc What interest, direct or indir any other insurance comp Is a majority of the capital directly or indirectly, by Has this company guarantee	ctors or other off kholders not officect, has this company?	hcers? pany in the cap	AnswerAnswer oital stock ofAnswer or controlled	110,100.00 None. None. None. No.
now in force:	• • • • • • • • • • • • • • • • • • • •		Answer	No.
B	USINESS IN CON	NECTICUT, 1918	•	Fire.
Gross risks written Less \$18,332.00 risks car panies authorized in	celed, and \$37,1	62.00 reinsura	nce in com-	. \$222,566.00 55,494.00
Net risks written				\$167,072.00
Gross premiums on risks wr Less \$162.16 return premi in companies authoriz	ums, and \$328.8	6 premiums for	reinsurance	\$2,056.1 <b>5</b> 491.0 <b>2</b>
Net premiums received				\$1,565.13
Less losses on risks reinsu	red in companies	authorized in (	Connecticut	\$18.31 5.35
Net losses paid				\$12.96
Losses incurred Less losses on risks reinsu	red in companies	authorized in (	Connecticut	\$18.31 5.35
Net losses incurred		······································	••••••	\$12,96
Schedu	le D. Bonds ow	ned by the Cor	npany.	
STATE AND MUNICIP	AL BONDS:	Book v	ralue. Rate.	Market value. \$50.000.00
New York State, 4.75%, 191	· <b>1</b> · · · · · · · · · · · · · · · · · · ·	\$50,0	000.00 100	*DU.UUU.UU

	Book value.	Rate.	Market value.
New York City, 31/2 %, 1927	110,400.00	911/4	91,500.00
New York City, 31/2%, 1928	25,437.50	91 1/4	
New York City, 31/2 %, 1916	24.381.54	97	24.250.00
New York City, 4%, 1916	24,876.69	99	24,750.00
	• • • • • • • • • • • • • • • • • • • •		
RAILROAD BONDS:			
Baltimore & Ohio, 41/2 %, 1933	18,650.00	91	18.200.00
Baltimore & Ohio, 41/2 %, 1915	4.973.46	100	5.000.00
Baltimore & Ohio, 41/2 %, 1916	4.947.45	100	5.000.00
Baltimore & Ohio, 41/2 %, 1917	2,957.36	100	8.000.00
Chicago & Alton, 3%, 1949	16,182,50	62	12,400.00
New York Central, 41/4 %, 1915	9.937.00	100	10.000.00
New York Railways, 4%, 1942	4.000.00	75	3.750.00
New York Railways, 5%, 1942	14,450.00	60	9,000.00
St. Louis, Iron Mt. & So., 4%, 1929	19.162.50	76	15,200.00
Scioto V. & N. E., 4%, 1989	20,300.00	9ŏ	18,000.00
Southern Pacific, 41/2 %, 1915	9,941.11	100	10,000.00
Totals	\$495,687.29		\$444,175.00

## BOSTON INSURANCE COMPANY.

### BOSTON, MASS.

Commenced Business, January, 1874.

RANSOM B. FULLER, President.

FREEMAN NICKERSON, Secretary.

CA	PIT	ΔT.	STOCK.
-		21	DIUM.

Amount of capital paid up in cash \$1,000,000.00	
Amount of ledger assets December 31, 1912	\$6,499,195.47

## INCOME.

Marine and

Gross prems. received	Fire.	Inland.	
during the year	\$2,756,483.05	\$2,168,744.69	
Deduct reinsurance,	•		
\$837,806.47			
and return premium	в,		
<b>\$</b> 859,291.84	1,095,042.00	602,056.31	
Received for prems.	<b>\$</b> 1,661,441.05	\$1,566,688.38	<b>\$</b> 3,228,129.43
Gross interest on mort	gage loans	\$23,274.66	
Gross interest on colla	teral loans	1,498.17	
Gross interest on bor	ds and divi-		
dends on stocks		203,660.86	
Gross interest on depos	its	7,297.72	
Gross interest on prem	ium notes and		
notes receivable		1,113.80	
Gross interest from re	insur. bureau	60.39	
Gross interest on 150	shares Edison		
Electric Illum. Co		533.91	
Gross interest on pre	payment sub-		
scription 500 shares	Boston Ele-		
vated Co		302.10	
Gross rents from con	pany's prop-		
erty		1,933.34	

Total gross interest and rents ...... 239,674.95

Profit home-office agency	3,070.21	, .
Agents' balances previously charged off	452.66	
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks	103,097.65	
Total income		3,574,424.90
Sum of both amounts		\$10,073,620.37

DISBURSEMENTS.	
Gross amount paid  Marine and Inland.	
policy-holders for	
losses (including	
\$371,648.96 occur-	
ring in previous	
years) \$1,181,115.13 \$1,153,685.40	
Deduct amount re- ceived for salvage,	
<b>\$</b> 81,043.90	
for reinsurance in other companies,	
\$467,120.83	
and for discount,	
\$1,277.99	
Net amount paid policy-	•
holders for losses \$848,578.53 \$936,779.28	\$1,785,357.81
Expenses of adjustment and settlement of losses	34,390.22
Commissions or brokerage	721,150.72
Allowances to local agencies for miscellaneous	
agency expenses	23,084.71
Salaries, \$31,678.72, and expenses, \$13,332.72, of	
special and general agents	45,011.44
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	203,058.27
Rents	21,388.00
Advertising, \$5,448.87; printing and stationery,	
<b>\$22,538.20</b>	27,987.07
Postage, telegrams, telephone, and express	16,247.19
Legal expenses	627.76
Furniture and fixtures	3,907.77
Maps, including corrections	5,753.86
Underwriters' boards and tariff associations	24,995.38
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	17,996.47
Inspections and surveys	10,249.13
Repairs and expenses (other than taxes) on real	
estate	3,315.21

Taxes on real estate	4,469.81	
State taxes on premiums	43,042.39	
Insurance-department licenses and fees	11,299.43	
Federal corporation tax	1,935.32	
Franchise tax	417.02	
Municipal taxes	3,068.75	
Interest on prepayment of marine prems. and notes	1,545.43	
Investment expense	10.93	
Miscellaneous office expenses	187.26	
Traveling	7,404.34	
Entertaining	526.30	
Repairs	81.06	
Papers and periodicals and subscriptions thereto	1,857.28	
Storage, tracing and moving of automobiles	337.72	
Towels and soap	346.26	
Time service	23.97	
Auditing	450.00	
Christmas presents to employees	1,543.50	
Suppers	775.50	
Rental safe deposit vault	75.00	
Cigars	1,891.84	
Collections and duties	209.72	
Miscellaneous supplies	506.99	
Reinsurance bureau	318.99	
Trucking	4.25	
Wedding present	20.00	
Flowers	23.75	
Medical fees	10.00	
Fire badge	8.00	
Boston directory	6.00	
Mercantile agency reports	1,570.00	
Notary public fees	7.00	
Miscellaneous branch office expenses	485.18	·
Bonds, officers and employees	68.72	
Water	54.00	
Ice	31.30	
Matches	7.50	
American Seaman's Union	50.00	
Maritime Association, Port of New York	35.00	
Paid stockholders for interest or dividends (amount		
declared during the year, \$300,000.00)	240,000.00	
Agents' balances charged off	2,852.86	
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks	2,176.50	
<del>-</del>		
Total disbursements	• • • • • • • • • • • • • • • • • • • •	3,274,255.88
Befance		\$6,799,364.49

LEDGER	ASSETS

Book value of real estate	\$393,197.69	
Mortgage loans on real estate	442,500.00	
Loans secured by collateral (Schedule C)	20,600.00	
Book value of bonds, \$1,281,452.60, and stocks,		
\$3,595,688.80 (Schedule D)	4,877,141.40	
Cash in company's office	17,763.06	
Deposits in trust companies and banks on interest	430,912.85	
Agents' balances, under three months due	524,179.94	
Agents' balances, over three months due	29,587.67	
Bills receivable, taken for marine and inland risks	57,930.17	
Bills receivable, taken for fire risks	4,037.54	
Notes receivable	755.84	•
Deposit with boards \$800.00		
Less income tax retained from source 41.67	758.33	
	<del></del>	
Total ledger assets, as per balance		\$6,799,364.49

#### NON-LEDGER ASSETS.

Interest on mortgages	Due. \$2,230.81	Accrued. \$2,444.65	
Interest on bonds	•••••	15,145.51	
Total interest due and accrued Reinsurance return premiums	\$2,230.81	\$17,590.16	19,820.97 585.03
Gross assets	• • • • • • • • • • • • • • • • • • • •		\$6,819,770.49

#### DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1913	<b>\$</b> 29,587. <b>67</b>	
Bills receivable, past due, taken for marine, inland,		
and fire risks	13,436.11	
Loans on personal security, endorsed or not	755.84	
Book value of bonds and stocks over market value		
(Schedule D)	389,440.97	
Reinsurance return premiums	<b>8.03</b> .	
Deposit with boards	800.00	
Mortgage loan in excess of appraisal	1,000.00	
Total		435,028.62

Total admitted assets ..... \$6,384,741.87

ETABLETTES.		
Gross losses adjusted and unpaid	<b>\$654.</b> 88	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	543,510.75	
Gross claims for losses resisted	20,998.63	
Total	<b>\$</b> 565,164.26	
Deduct reinsurance due or accrued	118,914.77	•
Net amount of unpaid losses and claims		<b>\$446</b> ,249.49
Unearned premiums on fire risks	31,644,841.69	•
Unearned premiums on marine and inland naviga-		
tion risks	543,953.75	
Unearned premiums on unexpired marine risks	48,841.67	
Total unearned premiums		2,237,637.11
Cash dividends remaining unpaid to stockholders		120,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due		2,549.67
Estimated federal, state and other taxes hereafter pay		40,824.78
Contingent commissions or other charges due or accru		6,000.00
Reinsurance and return premiums due		51.31
Total liabilities, except capital	• • • • • • • • • • •	\$2,853,312.36
Capital paid up in cash		
Surplus over all liabilities		
Surplus as regards policy-holders		3,531,429.51
Total	•••••	\$6,384,741.87

### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia	<b>\$9,870.00</b> 5.63.	\$3,864.37

### RISKS AND PREMIUMS, 1913.

	FIRE.		MARINE AND INLAND.	
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	\$380,206,677	\$3,692,555.73	\$40,025,444	\$1,263,730.22
the year	278,677,688	2,756,483.05	164,253,578	2,168.744.69
Totals Deduct those expired and	\$658,884,365	\$6,449,038.78	\$204,279,022	\$3,432,474.91
marked off as terminated	242,257,196	2,405,050.69	164,580,703	2,200,621.06
In force at the end of the year 1913 Deduct amount reinsured.	\$416,627,169 94,239,847	\$4,043,988.09 942,382.00	\$39,698,319 2,878,858	\$1,231,853.85 95,104.69
Net amount in force December 31, 1913	\$322,387,322	\$3,101,606.09	\$36,819,461	\$1,136,749.16

# . RECAPITULATION OF FIRE RISKS AND PREMIUMS.

RECAPITURATION OF PIECE RIGHES AND PRESENTENCE.				
Year. Written. <b>Term.</b>	Amount.	ross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$87,544,714	\$951.182.24	1-2	\$475,591.12
1012)	1.053.942	8.849.39	1-4	2,212.35
1913 Two years	1.185.762	8.336.21	3-4	6,252,16
1911 1	40,941,528	332,034.74	1-6	55,339.12
1912 } Three years	48,377,808	897,513.20	1-2	198,756.60
1913 }	58,019,411	475,568.85	5-6	896,307.38
1910]	466,131	4,693.40	1–8	586.68
1911	699,202	6,642.13	3–8	2,490.79
1912 Four years	819,697	8,286.93	5-8	5,179.33
1913 ]	503,546	4,800.65	7–8	4,200.57
1909 ]	12,838,853	142,729.20	1-10	14,272.92
1910	14,477,819	157,844.17	8–10	47,353.25
1911 Five years	14.694,350	162,695.09	1-2	81,347.55
1912	18,731,598	207,175.23	7-10	145,022.66
1913	21,817,553	231,227.25	9-10	208,104.53
Over five years	215,408	2,027.41	910	1,824.67
Totals	\$322,387,322	\$3,101,606.09	)	\$1,644,841.68
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-aumitted companies?  **Companies**  **Company** stock owned by the directors at par value**  **Company** stock owned by the directors at par value**  **Company** stock owned by the directors at par value**  **Company** answer**  **Total amount loaned to directors or other officers**.  **Answer**  **Total amount loaned to stockholders not officers*.  **Answer**  **What interest, direct or indirect, has this company in the capital stock of any other insurance Company, \$585 shares.  **Is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation*.  **Answer**  **Has this company guaranteed policies issued by any other company, and now in force?  **Answer**			\$100,000.00 113,900.00 None. 3,600.00 No. No.	
	siness in Connec			Fire.
Gross risks written				<b>\$7,283,350.00</b>
Less \$1,174,387.00 risks car panies authorized in C				2,151,200.00
Net risks written				\$5,132,150.00
Gross premiums on risks wri				\$76,871.26
Less \$9,261.95 return prem	lums and \$11.045 6	38 nremiume fo	r reinsur-	ψ. 0,011. <b>20</b>
ance in companies aut				20,307.63

ance in companies authorized in Connecticut	20,307.63
Net premiums received	\$56,563.63 \$22,498.40 3,074.21
Net losses paid  Losses incurred  Less losses on risks reinsured in companies authorized in Connecticut	\$19,424.19 \$21,208.93 3,027.25
Net losses incurred	\$18,181.68
•	
Gross risks written	Marine and Inland. \$2,854,877.00
Gross risks written Less \$292,538.00 risks canceled, and \$43,375.00 reinsurance in companies authorized in Connecticut	Inland.
Less \$292,538.00 risks canceled, and \$43,375.00 reinsurance in companies authorized in Connecticut  Net risks written  Gross premiums on risks written	Inland. \$2,854,877.00
Less \$292,538.00 risks canceled, and \$43,375.00 reinsurance in com- panies authorized in Connecticut	Inland. \$2,854,877.00 335,913.00 \$2,518,964.00

Losses paid	Marine and Inland. \$18,018.08
Losses paid  Less losses on risks reinsured in companies authorized in Connecticut	324.07
Net losses paid	\$17,693.96
Losses incurred	\$20,254.03 440.82
Net losses incurred	
	<b>410</b> ,010.21
Schedule C. Loans on Collateral. Par value. Market value.	Amount loaned
1000 shs. New River Co., pref \$100,000.00 \$50,000.00 300 " Boston & Wor'ter Elec. Co., pref. 30,000.00 12,000.00 4 " Union Ins. Co., Bangor 400.00 1,000.00	600.00
Totals \$130,400.00 \$63,000.00	\$20,600.00
Schedule D. Bonds and Stocks owned by the Company.	
STATE, COUNTY, AND MUNICIPAL BONDS: - Book value. Rate	Market value.
Boston, Mass., 4¼ %, 1923 \$5,081.50 104 Boston, Mass., 4¼ %, 1923 8,130.40 104	
Boston, Mass., 4 ¼ %, 1923       8,130.40       104         Boston, Mass., 4 %, 1928       52,875.00       103         Boston, Mass., 4 ¼ %, 1933       25,680.00       107         Boston, Mass., 4 ¼ %, 1931       8,203.20       106         Boston, Mass., 4 ¼ %, 1931       8,203.20       106	51,500.00
Boston, Mass., 41/4 %, 1933	51,500.00 26,750.00 8,480.00
Boston, Mass., 4 ¼ %, 1931	8,480.00 8,560.00
Boston, Mass., 4 ¼ %, 1931 6,152.40 106	6.360.00
Boston, Mass., 4 1/4 %, 1933 6,163.20 107	6,420.00
Boston, Mass., 4 <sup>1</sup> / <sub>4</sub> %, 1931	636000
Boston, Mass., 4 %, 1933 6,163.20 107 Boston, Mass., 4 %, 1932 16,420.80 107	6,420.00 17,120.00
Boston, Mass., 414 %, 1933	17,120.00
Boston, Mass., 3½%, 1939 9,987.50 96 Boston, Mass., 4¼%, 1932 14,368,20 107	
Boston, Mass., 4 <sup>1</sup> / <sub>4</sub> <sup>2</sup> / <sub>6</sub> , 1932	
Boston, Mass., 41/4 %, 1933 15,408.00 107	16.050.00
Boston, Mass., 41/4 %, 1933 5,136.00 107	
Boston, Mass., 4 ¼ %, 1933	
Boston, Mass., 3½%, 1949	3,800.00
Georgia State, 4½%, 1915	2,000.00
Georgia State, 4½%, 1915	
Georgia State, 3½%, 1920     3,232.50     98       Georgia State, 3½%, 1923     1,102.50     95       Gloucester, Mass., 4%, 1914     25,000.00	2,940.00
Georgia State, 3½%, 1928	
Massachusetts State, 4%, 1916	24,911.43 9,090.00
Massachusetts State, 4%, 1917 20,074.00 101	20,200,00
Massachusetts State, 4%, 1918	18,360.00
Massachusetts       State, 4%, 1924       12,106.80       103         Massachusetts       State, 3½%, 1928       12,495.60       99         Massachusetts       State, 4%, 1918       3,013.20       102	
Massachusetts State, 4%, 1918	3,060.00
Massachusetts State, 4%, 1919 50,260.00 102	51,000.00
Massachusetts State, 3½%, 1939	
Victoria, B. C., 4½%, 1923 23,875.00 96	
STATE, COUNTY, AND MUNICIPAL BONDS: —   Book value.   Rate   Boston, Mass., 4½ %, 1923   \$5,081.50   104   Boston, Mass., 4½ %, 1923   \$2,8875.00   103   Boston, Mass., 4½ %, 1933   22,880.00   107   Boston, Mass., 4½ %, 1933   25,880.00   107   Boston, Mass., 4½ %, 1933   8,203.20   106   Boston, Mass., 4½ %, 1933   8,217.60   107   Boston, Mass., 4½ %, 1933   8,217.60   107   Boston, Mass., 4½ %, 1933   6,162.40   106   Boston, Mass., 4½ %, 1933   6,163.20   107   Boston, Mass., 4½ %, 1933   16,482.00   107   Boston, Mass., 4½ %, 1932   16,420.80   107   Boston, Mass., 4½ %, 1932   14,388.20   107   Boston, Mass., 4½ %, 1933   16,435.20   107   Boston, Mass., 4½ %, 1933   14,380.80   107   Boston, Mass., 4½ %, 1933   14,380.80   107   Boston, Mass., 4½ %, 1933   16,408.00   107   Boston, Mass., 4½ %, 1933   16,408.00   107   Boston, Mass., 4½ %, 1933   5,136.00   107   Boston, Mass., 4½ %, 1934   10,0000	
Atchison Toneka & Santa FA 40% 1995 99 676 07 69	52.080.00
Atchison, Topeka & Santa F8, 4%, 1995 39,676.07 93 Atchison, Topeka & Santa F8, 4%, 1995 21,931.36 84	25 200 00
Boston Elevated, 4%, 1935         50,000.00         86           Boston & Lowell, 4%, 1932         25,500.00         91	48,000.00
Boston & Lowell, 4%, 1932         25,500.00         91           Boston & Maine, 4%, 1926         48,375.00         83	
Chicago, Milwaukee & St. Paul, 41/2%, 1932 10,500.00 101	10,605.00
Fitchburg Railroad Co., 4%, 1925	
Fitchburg Railroad Co., 4%, 1927       10.687.50       90         Fitchburg Railroad Co., 4%, 9, 1928       53,312.50       95         Illinois Central, 3%, 9, 1953       23,750.00       77	47.500.00
Illinois Central, 3½%, 1953	47,500.00 19,250.00
Maine Central, 4%, 1914	15.600.00
New York Central & Hudson River, 31/2%, 1998 26,887.50 78	23,400.00
New York, New Haven & Hartford, 6%, 1948 41,703.80 106	44,202.00
New York Connecting, 4½%, 1953	23,400.00 44,202.00 24,000.00 13,950.00
Oregon Short Line, 6%, 1922	11,000.00
Oregon Short Line, 5%, 1946	530.00
Atchison, Topeka & Santa Fê. 4%, 1995 21,931.36 84 Boston Elevated, 4%, 1935 50,000.00 86 Boston & Lowell, 4%, 1932 25,500.00 91 Boston & Maine, 4%, 1926 48,375.00 83 Chicago, Milwaukee & St. Paul, 4½%, 1932 10,500.00 101 Fitchburg Railroad Co., 4%, 1925 51,125.00 91 Fitchburg Railroad Co., 4%, 1927 10,887.50 90 Fitchburg Railroad Co., 4½%, 1928 53,312.50 95 Illinois Central, 3½%, 1953 23,750.00 77 Maine Central, 4½%, 1953 23,750.00 77 Maine Central & Hudson River, 3½%, 1998 17,662.50 78 New York Central & Hudson River, 3½%, 1998 26,887.50 78 New York Central & Hudson River, 3½%, 1998 22,887.50 78 New York New Haven & Hartford, 6%, 1948 41,703.80 106 New York Connecting, 4½%, 1953 23,687.50 96 Old Colony, 4%, 1925 16,462.50 93 Oregon Short Line, 6%, 1922 10,000.00 110 Oregon Short Line, 5%, 1946 600.00 106 Southern Pacific Co., 4%, 1929 7,654.87 86	6,880.00

	Book value.	Rate.	Market value.		
Southern Railway, 4%, 1951	2,510.22	84	1,680.00		
S. Louis & San Francisco, 5%, 1927	22,437.50	52	13,000.00		
West End Street, 4%, 1932	25,000.00	88	22,000.00		
Wisconsin Central, 4%, 1949	11.718.33	86	10.320.00		
***Colain Contrat, 170, 1015	11,110.00	80	10,320.00		
MISCELLANEOUS BONDS:					
Both Manufacturing Co., 41/2 %, 1931	25,000.00	90	22,500.00		
Mallery Steamship Co., 5%, 1932	96,250.00	87	87,000.00		
	,		,		
RAILROAD STOCKS: -					
500 shs. Boston & Albany	102,501.78	189	94,500.00		
300 " Boston Elevated	369,451.79	86	<b>258,000.00</b>		
100 BOSION & LOWELL	16,412.50	163	16,300.00		
1600 " Boston & Maine, com	137,322.78	43	43,000.00		
490 " Chicago, Milwaukee & St. Paul, com	44,949.29	100	40,000.00		
300 " Chicago, Milwaukee & St. Paul, pref	40,029.38	140	42,000.00		
1100 " Delaware & Hudson Co	193,103.12	153	168,300.00		
100 " Fitchburg, pref	8,323.35	85	8,500.00		
50 " Manchester & Lawrence	12,582.50	150	7,500.00		
1700 " New York Central & Hudson River 1750 " New York, New Haven & Hartford 1750 " New York, New Haven & Hartford 417 " New York, New Haven & Hartford	199,195.93	93	158,100.00		
1750 " New York. New Haven & Hartford	298,405.69	76	133,000.00		
1750 " New York. New Haven & Hartford		'n	2,167.00		
417 " New York, New Haven & Hartford	• • • • • •	-	2,107.00		
100 " Northern Pacific Rv. Co., com	12 010 80	109	10.000.00		
Northern Facine Ry. Co., com	13,812.50		10,900.00		
423 Old Colony	77,937.51	156	66,300.00		
Fennsylvania	309,889.74	110	<b>275,0</b> 00.00		
Southern Pacine Co., com	30,668.75	90	22,500.00		
200 " Union Pacific, com	35,458.25	158	31,600.00		
BANK AND TRUST COMPANY STOCKS:	•				
666 shs. First National, Boston, Mass	159,633.00	428	285,048.00		
100 " First National, Salem, Mass	5,793.13				
17 " Grand National Marhichaed Maga	2 040 00	115	1.955.00		
190 " Mercantile National, Salem, Mass	12,285.37	115	11,500.00		
100 " Merchants National, Salem, Mass	6.822.75	170	8,500.00		
150 " Merchants National, Worcester, Mass	25,000.00	200	30,000.00		
450 " Shawmut National, Boston, Mess	48,390.61	215	96,750.00		
154 " Webster & Atlas National, Boston, Mass.	21,108.50	193	29,722.00		
100 " Brookline Trust Co., Brookline, Mass	10,000.00	257	25,700.00		
	20,000.00		20,100.00		
MISCELLANEOUS STOCKS:	00 104 01	114	EE 000 CO		
500 shs. American Sugar Refining Co., pref 2100 " American Tel. & Tel. Co	62,194.01	114	57,000.00		
1000 " Edison Plantric Illuminating Co	243,502.01	121	254,100.00		
	220,331.26	247	247,000.00		
Editor Miectric Indininating Co., Fights		325	8,250.00		
1 " General Adjustment Bureau, New York	50.00	50	50.00		
150 General Electric Co	15,412.50	141	18,330.00		
asso " Old Colony Insurance Co	815,713.30	200	717,000.00		
500 " Pullman Company	33,011.25	153	76,500.00		
5 "Underwriters' Salvage Co	500.00	100	500.00		
300 " Western Union Telegraph Co	23,856.25	58	17,400.00		
Totals	. \$4,877,141.4	:0	\$4,487,700.43		
Schedule X. Unlisted Assets					
Date charged off Par Actual Market value from statement. value. cost. Dec. 31, 1913.  200 shs. Continental Nat. B'k, Boston 1899 \$20,000.00 \$23,667.75  150 "Nat. B'k of the Repub. Boston 1908 15,000.00 19 391.12					
former and a second	. value.	cost.	Dec. 81, 1918.		
200 shs. Continental Nat. B'k, Boston 1899 150 "Nat. B'k of the Repub., Boston 1908	\$20,000.00 \$2	3.6 <b>67.75</b>			
Nat. B'k of the Repub., Boston 1908	15,000.00	9,391.12			
300 "State Nat. B'k, Boston 1912		9,886.08			
	\$65,000.00 \$8	2,944.95			

CHARLES GROBEN, President.

## BUFFALO COMMERCIAL INSURANCE COMPANY,

# BUFFALO, N. Y.

## Commenced Business, April, 1896.

	<b></b>	
CAPITAL STOCK.		
Amount of capital paid up in cash		<b>\$652,155.3</b>
INCOME.		
Fire.		
Gross prems. received during the year \$343,123.3	39	
Deduct reinsurance,		
<b>\$12,208.60,</b>		
and return premiums,		
<b>\$</b> 57,072.15 69,280.7	75	
Received for premiums	 \$273,842.64	
Gross interest on mortgage loans \$6,940.4	15	
Gross interest on bonds 15,247.5	60	
Gross interest on deposits 2,008.6	33	
Total gross interest		
Agents' balances previously charged off	. 2.63	
Gross profit on sale or maturity of ledger assets, vi-		
Bonds	. 135.00	
Gross increase, by adjustment, in book value of	of	
ledger assets, viz.:		
Bonds	514.50	
Total income		298,691.3
Sum of both amounts		<b>\$</b> 950,846.68

GEO. H. HOFHEINS, Secretary.

Fire.

Gross amount paid policy-holders for	
losses (including \$22,997.50 occur-	
ring in previous years) \$213,448.45	
Deduct amount received for salvage,	
<b>\$</b> 2,940.36,	
for reinsur. in other companies,	
\$8,559.72,	
and for discount,	
<b>\$428.84</b>	
Net amount paid policy-holders for losses	<b>\$</b> 201, <b>5</b> 19.53
Expenses of adjustment and settlement of losses	4,529.90
Commissions or brokerage	72,327.14
Salaries, \$2,294.00, and expenses, \$1,933.05, of	
special and general agents	4,227.05
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	11,944.38
Rents	1,000.00
Advertising, \$172.03; printing and staionery,	
\$823.53	995.56
Postage, telegrams, telephone, and express	1,226.33
Legal expenses	529.19
Furniture and fixtures	216.50
Maps, including corrections	932.04
Underwriters' boards and tariff associations	1,792.14
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	2,887.32
Inspections and surveys	1,385.16
State taxes on premiums	4,017.42
Insurance-department licenses and fees	852.62
Federal corporation tax	75.93
City licenses	271.73
City and county taxes	471.51
Fire marshal taxes	356.19
Publishing statements	280,25
Exchange	25.48
Gas and electricity	146.08
Drinking water and ice	<b>57.60</b>
Premium on bonds and fire insurance policy	161.52
Commercial reports	69.16
Newspapers	42.25
Sundry expenses	97.66
Paid stockholders for interest or dividends (amount	

declared during the year) ......

8,000.00

Agents' balances charged off	2,368.17	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	10,668.20	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	333,474.01
Balance		\$617,372.67
LEDGER ASSETS.		
Mortgage loans on real estate	\$129,500.00	
Book value of bonds (Schedule D)	387,445.00	
Deposits in trust companies and banks on interest	66,270.61	
Agents' balances, under three months due	33,791.70	
Agents' balances, over three months due	365.36	
Total ledger assets, as per balance		\$617,372.67
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$1,827.42	
Interest on bonds	3,590.13	
Interest on bank deposits	175.53	
Total interest accrued		5,593.08
Gross assets		<b>\$</b> 622,9 <b>6</b> 5. <b>75</b>
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$365.36	
Book value of bonds over market value (Schedule D)	205.00	
Total		570. <b>36</b>
Total admitted assets	•	<b>\$</b> 622,395.3 <b>9</b>
Total admitted assets	••••••	φυ <i>22,000.09</i>
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to Decem-		
ber 31st not reported	\$13,609.43	
Gross claims for losses resisted	3,200.00	
Total	\$16,809.43 °	
Deduct reinsurance due or accrued	683.29	
Net amount of unpaid losses and claims		\$16,126.14

в	FFALO COM	MERCIAL IN	SURANCE COL	MPANY.	189
Unearned premit Salaries, rents, o	expenses, bill	s, accounts, fees	, etc., due or	accrued	264,887.95 75.00
Estimated federa Contingent comm	•				5,450.00 1,475.00
Capital paid up	in cash		\$200	,000.00	\$288,014.09
Surplus over all	naomities	• • • • • • • • • • • • • • • • • • • •		.,381.30 	
Surplus as	regards polic	y-holders			334,381.30
Total	••••••	•••••			<b>\$</b> 622,395.39
	R	ISKS AND PREMIU	мя, 1913.		
		Fire.		Risks.	Premiums.
In force December Written or renewe	81, 1912		\$55	,865,082 ,298,184	\$580,127.41 343,123.39
Excess of origins	d premiums o	over amount rec	eived for		
		• • • • • • • • • • • • • • • • • • • •		•••••	1,174.17
Total Deduct those expir	red and marke	d off as terminat	\$88 ed 34	,158,266 ,306,052	\$924,424.97 373,748.16
_	ne end of the	rear 1913	\$58	3,852,214 3,224,785	\$550,676.81 31,275.58
		ber 31, 1913		,627,429	\$519,401.23
		TION OF FIRE RIS	*		•••
Year.		G			Premiums
Written. Term.	•	Amount.	ross premiums charged. U	nearned.	unearned.
Written. Term. 1913 One year or	•	Amount. \$15,304,754	ross premiums charged. U \$176,379.02	nearned. 1–2	unearned. \$88,189.50
Written. Term. 1913 One year or 1912   1913 Two years	•	Amount. \$15,304,754 144,536	ross premiums charged. U \$176,379.02	7nearned. 1-2 1-4 3-4	unearned. \$88,189.50 479.56 1,216.56
Written. Term. 1913 One year or 1912 } 1913 Two years 1911 }	· loss	Amount. \$15,304,754 144,536	ross premiums charged. U \$176,379.02	Inearned. 1-2 1-4 3-4 1-6	unearned. \$88,189.50 479.56 1,216.56 11,549.53
Written. Term. 1913 One year or 1912 } Two years 1911 } Three years 1913 }	· loss	Amount. \$15,304,754 144,536	ross premiums charged. U \$176,379.02 1,918.25 1,622.08 69,297.22 71,150.55 74,491.05	7 nearned. 1-2 1-4 3-4 1-6 1-2 5-6	unearned. \$88,189.50 479.56 1,216.56 11,549.53 35,575.28 62,075.85
Written. Term. 1913 One year or 1912 Two years 1911 Three years 1913 Three years 1910 Three years	· loss	Amount. \$15,304,754 144,536	ross premiums charged. U \$176,379.92 1,918.25 1,622.08 69,297.22 71,150.55 74,491.05 323.21	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8	unearned. \$88,189.50 479.56 1,216.56 11,549.53 35,575.28 62,075.85 40.40
Written. Term. 1913 One year or 1912 Two years 1911 Three years 1913 Three years 1913 Three years 1913 Four years	· loss	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,699	ross premiums charged. U \$176,379.92 1,918.25 1,622.06 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8	unearned. \$88,189.50 \(\frac{479.56}{179.56}\) \(\frac{11.549.53}{35.575.28}\) \(\frac{62,075.85}{40.40}\) \(\frac{256.17}{307.25}\)
Written. Term. 1913 One year or 1912 1913 Two years 1911 1912 Three years 1910 1911	· loss	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995	ross premiums charged. U \$176,379.02 1,918.25 1,622.08 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.98	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8	unearned. \$88,189.50 \(^479.56\) 1,216.56 11,549.53 35,575.28 62,075.85 \(^40.40\) 256.17 307.25 344.57
Written. Term. 1913 One year or 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1909 1910	· loss	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995	ross premiums charged. U \$176,379.02 1,918.25 1,622.08 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.98	7.8 1-10 3-10	unearned. \$88,189.50 \ 479.56 \ 1,216.56 \ 11,549.53 \ 35,575.28 \ 62,075.85 \ 40.40 \ 256.17 \ 307.25 \ 344.57 \ 1,963.96 \ 6,832.14
Written. Term. 1913 One year or 1912 1913 Two years 1911 Three years 1913 1910 1911 Four years 1913 1909 1910 1911 Five years	· loss	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,785	ross premiums charged. U \$176,379.02 1,918.25 1,622.08 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.98	7.00	unearned. \$88,189.50 \(^479.56\) \(^1,216.56\) \(^1,216.56\) \(^1,549.53\) \(^3,575.28\) \(^2,075.85\) \(^40.40\) \(^2,56.17\) \(^3,07.25\) \(^3,44.57\) \(^1,963.96\) \(^3,32.14\) \(^1,3,11.85\)
Written. Term. 1913 One year or 1912   1913 Two years 1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910	· loss	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995	ross premiums charged. U \$176,379.92 1,918.25 1,622.06 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59	7.8 1-10 3-10	unearned. \$88,189.50 \ 479.56 \ 1,216.56 \ 11,549.53 \ 35,575.28 \ 62,075.85 \ 40.40 \ 256.17 \ 307.25 \ 344.57 \ 1,963.96 \ 6,832.14
Written. Term. 1913 One year or 1912   1913   Two years 1911   1912   Three years 1910   1911   1912   Four years 1910   1911   1912   1913   1909   1910   1911   1911   Five years 1912	. loss	Amount. \$15,304,754 144,536 98,505 8,744,941 8,670,980 9,314,586 28,311 47,690 41,550 28,995 1,300,857 1,607,799 1,841,785 1,833,056	ross premiums charged. U \$176,379.92 1,918.25 1,622.02 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19,639.63 22,773.81 26,223.70 28,381.44	7 nearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$88,189.50 \ 479.56 \ 1,216.56 \ 11,549.53 \ 35,575.28 \ 62,075.85 \ 40.40 \ 256.17 \ 307.25 \ 344.57 \ 1,963.96 \ 6,832.14 \ 13,111.85 \ 19,866.98
Written. Term. 1913 One year or 1912   1913   Two years 1911   1912   Three years 1911   1912   Four years 1910   1910   1911   1912   1913   Five years 1912   1913	. less	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,867 1,607,799 1,841,735 1,833,056 1,621,218	ross premiums charged. U \$176,379.92 1.918.25 1.622.08 69,297.22 71,160.55 74,491.05 323.21 673.11 491.59 393.80 22,773.81 26,223.70 28,381.44 25,642.61	7 nearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$88,189.50 \(\frac{479.56}{479.56}\) \(\frac{1.216.56}{1.216.56}\) \(\frac{11.549.53}{35.575.28}\) \(\frac{40.40}{256.17}\) \(\frac{307.25}{344.57}\) \(\frac{1.963.96}{6.832.14}\) \(\frac{13.111.85}{19.866.98}\) \(\frac{23.078.35}{23.078.35}\)
Written. Term. 1913 One year or 1912 1913 Two years 1911 Three years 1910 1911 1912 Four years 1910 1911 Five years 1918 Tota	ls GEN	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,690 41,550 28,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429	ross premiums charged. U \$176,379.92 1,918.25 1,622.05 74,491.05 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.74 25,642.61 \$519,401.23 GATORIES.	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10	unearned. \$88,189,50 \tau479,56 \tau79,56 \tau1,16.56 \tau1,549,53 \tau5,75,28 \tau2,075,85 \tau40,40 \tau56,17 \tau90,307,25 \tau44,57 \tau963,96 \tau8,332,14 \tau1,111,85 \tau9,866,98 \tau8,078,35
Written. Term. 1913 One year or 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 Four years 1913 1909 1910 1911 Five years 1913 Tota  Largest gross ag anywhere in the reinsurance, wh	ls GEN gregate amou	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 28,995 1,300,857 1,607,799 1,841,785 1,833,056 1,621,218  \$50,627,429  UERAL INTERRO  nt insured in a see, without any see be in admitted	ross premiums charged. U \$176,379.92 1,918.25 1,622.05 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what i or non-admitt i or non-admitt	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com-	unearned. \$88,189.50 \(\frac{479.56}{479.56}\) \(\frac{1.216.56}{1.216.56}\) \(\frac{11.549.53}{35.575.28}\) \(\frac{40.40}{256.17}\) \(\frac{307.25}{344.57}\) \(\frac{1.963.96}{6.832.14}\) \(\frac{13.111.85}{19.866.98}\) \(\frac{23.078.35}{23.078.35}\)
Written. Term. 1913 One year or 1912   1913   Two years 1911   1912   Three years 1911   1912   Four years 1913   1909   1910   1911   1912   1913   Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of	ls GEN gregate amous the company'	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 UERAL INTERRO nt insured in a ces, without any ne be in admittee	ross premiums charged. U \$176,379.02 1,918.25 1,622.08 69,227.22 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19,639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what if or non-admitty the directors.	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par	unearned. \$88,189.50 \( 479.56 \) 1,216.56 \) 1,549.53 \) 35,575.28 \( 62,075.85 \) 40.40 \( 256.17 \) 307.25 \) 344.57 \) 1,963.96 \( 6,832.14 \) 13,111.85 \) 19,866.98 \( 23,078.35 \) \$264,887.95
Written. Term. 1913 One year or 1912 1913 1911 Three years 1913 1910 1911 Four years 1913 1909 1910 Five years 1912 1913 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value? Total amount of	ls GEN gregate amou the cunited Statether the san the company'	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 ERAL INTERRO nt insured in a tes, without any ne be in admitted	ross premiums charged. U \$176,379.02 1.918.25 1.622.08 69.297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what i or non-admitty the directors	Inearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 located ever for ed com- Answer at par Answer	unearned. \$88,189.50 1,216.56 11,549.53 35,575.28 62,075.8 62,075.8 907.25 344.57 1,963.96 6,832.14 13,111.85 19,866.98 23,078.35
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Written. Term. 1913 One year of 1912   1913 Two years 1911   1912 Three years 1913   1910   1911   1912   1913   1909   1911   1912   1918   Tota  Largest gross ag anywhere in th reinsurance, where in th reinsurance, who panies? Total amount of value? Total amount loan What interest, din of any other in Is a majority of directiv or indirection of indirective of indirective of indirective of indirective of indirective or indir	ls  GEN gregate amou te United Stat the company' the company' ted to stockhol rect or indirec surance comp the capital sto	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218  \$50,627,429  IERAL INTERRO nt insured in a les, without any les be in admitted and the search of the search of the search of the company?  Les of this company?	ross premiums charged. U \$176,379.02 1,918.25 1,622.02 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what it or non-admitting the directors any in the capital control of the capital cap	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par Answer. Answer at par Answer at par Answer at par Answer at par	unearned. \$88,189.50 \( 479.56 \) 1,216.56 \) 1,1549.53 \) 256.17 \) 307.25 \) 344.57 \) 1,963.96 \( 6,832.14 \) 13,111.85 \) 19,866.98 \) 28,078.35 \) \$264,887.95
Written. Term. 1913 One year or 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909 1910 1911 1912 1918 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value?	ls GEN gregate amou to United Statether the san the company the company the capital streetly, by any guaranteed p	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 ERAL INTERRO nt insured in a les, without any les be in admitted in a les, without any les be in admitted by the stock owned by the stock owned by the stock owned by the stock owned by the stock of this company?	ross premiums charged. U \$176,379.02 1.918.25 1.622.08 69,297.22 71,160.55 74,491.05 323.21 673.11 491.59 393.96 19,639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what i or non-admitty the directors any in the capital control of the compound of the compound of the compound of the capital control o	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par Answer at par Answer ntrolled, Answer ntrolled, Answer nay, and	unearned. \$88,189.50 479.56 1,216.56 11,549.53 35,575.28 62,075.85 40.40 256.17 307.25 344.57 1,963.96 6,832.14 13,111.85 19.866.98 23,078.35 \$264,887.95 \$25,000.00 4,000.00 None.
Written. Term. 1913 One year of 1912 1913 1911 Three years 1913 1910 1911 Four years 1913 1909 1911 Five years 1913 1909 1911 Five years 1913 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value?	ls  GEN gregate amou the United Stat ether the san the company ted to stockhol rect or indirec surance comp the capital stat guaranteed p	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,867 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429  IERAL INTERRO  t insured in a les, without any less in admitted to a less without any less to company?  ck of this company?  ck of this company?	ross premiums charged. U \$176,379.02 1.918.25 1.622.08 69,297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19,639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. my one hazard deduction what it or non-admitty the directors any in the capital components of the	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par Answer at par Answer ntrolled, Answer ntrolled, Answer nay, and	unearned. \$88,189.50 479.56 1,216.56 11,549.53 35.575.28 62,075.85 40.40 256.17 307.25 344.57 1,963.96 6,832.14 13,111.85 19.866.98 23,078.35 \$264,887.95 \$25,000.00 64,500.00 4,000.00 None. No.
Written. Term. 1913 One year of 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 Four years 1913 1909 1910 1911 Five years 1913 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value?	ls GEN gregate amou the Cunited Statether the san the company ded to stockhol ect or indirect or indirect surance comp the capital strectly, by any guaranteed p	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,987 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 ERAL INTERRO nt insured in a less, without any	ross premiums charged. U \$176,379.02 1.918.25 1.622.08 69.297.22 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what i or non-admitty the directors any in the capital control of the control of the capital ca	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par. Answer at par. Answer ntrolled, Answer ntrolled, Answer any, and Answer	unearned. \$88,189.50 1,216.56 1,1549.53 35,575.28 62,075.85 40.40 256.17 307.25 344.57 1,963.96 6,832.14 13,111.85 19,866.98 23,078.35 \$264,887.95 \$25,000.00 64,500.00 4,000.00 None. No. No. Fire.
Written. Term. 1913 One year of 1912 1913 1911 1912 1913 1910 1911 1912 1918 Four years 1918 1910 1911 1912 1918 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value? Total amount loan What interest, dir of any other ir Is a majority of directly or indir Has this company now in force?  Gross risks writte Less \$176.119.0	ls GEN gregate amou te United Statether the san the company ted to stockhol rect or indirect surance comp the capital storectly, by any guaranteed p  Busi n risks cancel	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,987 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 ERAL INTERRO nt insured in a less, without any	ross premiums charged. U \$176,379.02 1.918.25 1.622.08 69,297.22 71,160.55 74,491.05 323.21 673.11 491.59 393.96 19,639.63 22,773.81 26,223.70 28,381.44 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what i or non-admittivy the directors any in the capital control of the company other company of company other comp	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com- Answer at par Answer at par Answer ntrolled, Answer ntrolled, Answer ntrolled, Answer in com- in com-	unearned. \$88,189.50 479.56 1,216.56 11,549.53 35.575.28 62,075.85 40.40 256.17 307.25 344.57 1,963.96 6,832.14 13,111.85 19.866.98 23,078.35 \$264,887.95 \$25,000.00 64,500.00 4,000.00 None. No.
Written. Term. 1913 One year or 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909 1910 1911 1912 Tota  Largest gross ag anywhere in th reinsurance, wh panies? Total amount of value? Total amount loan What interest, dir of any other in Is a majority of directly or indir Has this company now in force?  Gross risks writte Less \$176,119.0 panies auti	ls  GEN gregate amou te United State the company' ted to stockhol rect or indirec surance comp the capital str ectly, by any guaranteed p  Busi O risks cancel aorized in Con	Amount. \$15,304,754 144,536 98,502 8,744,941 8,670,980 9,314,586 28,311 47,609 41,550 26,995 1,300,857 1,607,799 1,841,735 1,833,056 1,621,218 \$50,627,429 ERAL INTERRO nt insured in a les, without any les be in admitted in a les, without any les be in admitted by the stock owned by the stock of this company?  NESS IN CONNECT.	ross premiums charged. U \$176,379.02 1,918.25 1,622.00 69,227.22 71,150.55 74,491.05 323.21 673.11 491.59 393.96 19.639.63 22,773.81 26,223.74 25,642.61 \$519,401.23 GATORIES. ny one hazard deduction what it or non-admitty the directors any in the capitally owned or construction of the company other company ot	Inearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10  located ever for ed com. Answer at par Answer at par Answer at par Answer ans	unearned. \$88,189.50 \( \frac{479.56}{1.216.56} \) \( 1.216.56 \) \( 1.549.53 \) \( 35.575.28 \) \( 62.075.85 \) \( 40.40 \) \( 256.17 \) \( 307.25 \) \( 344.57 \) \( 1.963.96 \) \( 6.832.14 \) \( 13.111.85 \) \( 19.866.98 \) \( 23.078.35 \) \( \$264.887.95 \) \( \$25,000.00 \) \( 64,500.00 \) \( 4,000.00 \) \( 1,000.00 \) \( None. \) \( No. \) \( No. \) \( Fire. \) \( \$1,069,101.00 \)

Gross premiums on risks written		· · · · ·	Fire. \$10,977.10
ance in companies authorized in Connecticut	miums for re	insur-	1,873.39
Net premiums received			\$9,103,71
Losses paid			\$2,837.25
Less losses on risks reinsured in companies author	ized in Conn	ecticut	30.25
Net losses paid			\$2,807.00
Losses incurred			\$2,821.06
Less losses on risks reinsured in companies author	rized in Conn	ecticut	30.25
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	••••	\$2,790.81
<del></del>	_		
Schedule D. Bonds owned by t			
COUNTY AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Erie County, New York, 4%, 1929	\$13,720.00	.96	\$13,440.00
Erie County, New York, 41/4 %, 1924	15,000.00	99	14,850.00
Buffalo, New York, 3½%, 1914	5,000.00	Par.	5,000.00
Buffalo, New York, 3½%, 1915 Buffalo, New York, 3½%, 1915	4,950.00	.99	4,950.00
Buffalo, New York, 3½%, 1915	9,900.00 9,850.00	.99 .99	9,900.00 9,900.00
Buffalo, New York, 3½%, 1916	9.850.00	.99	9.900.00
Buffalo, New York, 3½%, 1919	4.850.00	.97	4.850.00
Buffalo, New York, 3½%, 1922	9,500.00	.96	9.600.00
Buffalo, New York, 3½%, 1922 Buffalo, New York, 3½%, 1923	9.450.00	.95	9.500.00
Buffalo, New York, 4%, 1919	4.950.00	.99	4.950.00
Buffalo, New York, 4%, 1920	4.950.00	.99	4,950.00
Buffalo, New York, 4%, 1921	4,950.00	.99	4,950.00
Buffalo, New York, 4%, 1922	4,925.00	.99	4,950.00
Buffalo, New York, 4%, 1923	4,900.00	.99	4,950.00
Buffalo, New York, 4%, 1928	49,000.00	.99	49,500.00
Buffalo, New York, 4%, 1929	24,500.00	.99	24,750.00
New York City, New York, 31/2 %, 1917	24,500.00	.97	24,250.00
New York City, New York, 31/2 %, 1928	28,000.00	.91	22,750.00
New York City, New York, 31/2%, 1929	9,200.00	.91	9,100.00
New York City, New York, 31/2%, 1954	84,000.00	.85	34,000.00
RAILBOAD BONDS:			
Atlantic Coast Line, 4%, 1952	18,650.00	.91	13,650.00
Chicago, Burl. & Quincy, 4%, 1927	14,250.00	.95	14,250.00
Chicago, Mil., St. Paul, 5%, 1921	15,450.00	1.03	15,450.00
Chicago, Mil. & St. Paul, 5%, 1919	15,300.00	1.02	15,300.00
Delaware & Hudson Co., 4%, 1943	14,250.00	.94	14,100.00
Union Pacific, 4%, 2008	9,200.00	.91	9,100.00
Wabash, 5%, 1939	15,300.00	1.02	15,300.00
West Shore, 4%, 2361	9,100.00	.91	9,100.00
Totals	\$387.445.00		\$387,240.00

## BUFFALO-GERMAN INSURANCE COMPANY,

## BUFFALO, N. Y.

### Commenced Business, February, 1867.

JOHN G. WICKSER, President.	C. A. GEORGER, Secretary.
CAPITAL STOCK  Amount of capital paid up in cash  Amount of ledger assets December 31, 1912,	\$200,000.00
INCOME.	
Fire.	
Gross premiums received during the	
year \$818,052.	89
Deduct reinsurance,	
<b>\$</b> 72,780.08,	
and return .premiums,	
\$126,082.50	58
Desired to a second	
Received for premiums	
Gross interest on mortgage loans . \$21,580.	
Gross interest on collateral loans . 645.	
Gross interest on bonds	
Gross interest on deposits 6,473.	00
Gross interest from Philadelphia	15
	15
Gross rents from company's prop-	
erty, including \$4,000.00 for com-	69
pany's occupancy of its own bldgs., 34,211.	
Total gross interest and rents	120,064.65
Conscience money	
Agents' balances previously charged off	**
Gross increase, by adjustment, in book value	••
ledger assets, viz.:	
Real estate	.00
Bonds	
	<b>206,234.97</b>
•	
Total income	946,076.22

Fire.	
Gross amount paid policy-holders for	
losses (including \$38,931.21 occur-	
ring in previous years) \$374,206.12	
Deduct amount received for salvage,	
\$3,935.59,	
for reinsur. in other companies,	
\$28,386.45,	
and for discount,	
\$605.14 32,927.18	
Net amount paid policy-holders for losses	<b>\$34</b> 1,278.94
Expenses of adjustment and settlement of losses	9,593.34
Commissions or brokerage	153,385.97
Salaries, \$9,932.65, and expenses, \$7,093.74, of	200,000
special and general agents	17,026.39
Salaries, fees, and all other charges of officers,	-1,
directors, trustees, and home-office employees	43,123.28
Rents for company's occupancy of its own bldgs.;	4,000.00
Advertising, \$1,137.64; printing and stationery,	•
\$3,257.28	4,394.92
Postage, telegrams, telephone, and express	4,375.22
Legal expenses	1,413.06
Furniture and fixtures	808.35
Maps, including corrections	2,219.78
Underwriters' boards and tariff associations	3,623.90
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	6,304.95
Inspections and surveys	4,594.50
Repairs and expenses (other than taxes) on real	
estate	8,899.52
Taxes on real estate	12,981.92
State taxes on premiums	10,831.71
Insurance-department licenses and fees	1,888.75
Federal corporation tax	994.64
Tax on corporation bonds	517.25
Licenses	899.19
Agencies' local tax	900.14
Car fare for solicitors	103.24
Visiting agents' hotel bills	225.95
Sundry office supplies	86.51
	50.00

Box in safe deposit vault .....

Bradstreet's reports .....

Exchange

Electric lighting .....

Wrapping paper, twine, etc.....

.........

50.00 480.34

77.69

198.74

28.74

24.00

BUFFALO-GERMAN INS	URANCE	COMPANY.	193
Drinking water		81.00	
Office Toilet Supply Co		41.17	
Bonding Co. premiums		294.70	
Transfer of bonds		12.05	
Buffalo Police Mutual Aid Association		60.00	
Western Union clock		12.00	
New York Tax Reform Association		10.00	
Flags		154.22	
Sundries		68.45	
Firemen's Relief fund		29.00	
Auto hire (examination of mortgages)		40.00	
Tabulating machine		690.83	
Certificates, county clerk		15.60	
Publishing		275.72	
Insurance and local papers		82.37	
Paid stockholders for interest or dividends			
declared during the year)		270,000.00	
Agents' balances charged off		4,733.12	
Gross loss on sale or maturity of ledger ass			
Bonds	• • • • • • • •	2,331.60	
Gross decrease, by adjustment, in book	value of		
ledger assets, viz.:		12 040 20	
Bonds	• • • • • • • •	17,243.72	
Total disbursements	• • • • • • • •		931,506.48
Balance	· · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	\$2,609,052.35
LEDGER A			
Book value of real estate		\$525,000.00	
Mortgage loans on real estate	• • • • • • •	419,650.00	
Loans secured by collateral (Schedule C)		10,500.00	
Book value of bonds (Schedule D)		1,421,149.18	
Deposits in trust companies and banks on		130,967.94	
Agents' balances, under three months due.		99,292.05	
Agents' balances, over three months due	• • • • • • • •	2,493.18	
Total ledger assets, as per balance	• • • • • • • •		\$2,609,052.35
NON-LEDGER	ASSETS.		
	Due.	Accrued.	
Interest on mortgages		\$7,022.48	
Interest on bonds	• • • • •	17,519.07	
Interest on collateral loans	• • • • • •	150.00	
Rents on company's property or lease,	\$380.84		
Total interest and rents due and			•
accrued	<b>\$3</b> 80.8 <b>4</b>	\$24,691.55	25,072.39
Gross assets		•••••	\$2,634,124.74

DE Agents' balances, representi	DUCT ASSETS NO			a. 1	
1913		_			2,493.18
Total admitted assets.	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • •			<b>\$</b> 2,631,631.56
	LIABILIT	IES.			
Gross losses adjusted and u Gross claims for losses rep plus reserve for losses inco	ported and una urred prior to D	djusted, ecember	\$1,9	11.92	
31st not reported			30,09 4,96	90.59 90.00	
Total Deduct reinsurance due or	accrued		\$36,96 3,93	)2.51 30.66	
Net amount of unpaid					<b>\$</b> 32,971.85
Unearned premiums on fire					677,584.65
Salaries, rents, expenses, bil	•			,	1,000.00
Estimated federal, state and		-	•		12,500.00
Contingent commissions or	other charges du	ie or accr	ued	• • • •	3,500.00
Reserve for contingencies.		• • • • • • • •	• • • • • • •	• • • •	43,000.00
Total liabilities, except Capital paid up in cash Surplus over all liabilities .		• • • • • • •	\$200,00	0.00	\$770,556.50
Surplus as regards poli	icy-holders				1,861,075.06
Total					\$2,631,631.56
I	RISKS AND PREMI				
		re.	Ris		Premiums.
In force December 31, 1912. Written or renewed during the	year		\$143,57 80,83	4,965 8,581	\$1,388,403.86 818,052.89
Total	ed off as termina	ted	\$224,41 74,89	1,878	\$2,206,456.75 770,717.73
In force at the end of the ye Deduct amount re-insured			\$149,52 13,83	1,668 5,773	\$1,435,739.02 125,260.73
Net amount in force Decen	aber 31, 1913	••••••	\$135,68	5,895	\$1,310,478.29
RECAPITULA	ATION OF FIRE RI	sks and P	REMIUMS.		
Year.	A-manum4	ross premi	ums		Premiums
Written. Term. 1913 One year or less	Amount. \$30,147,001	charged. \$338,78		rned.  -2	unearned. \$169,392.37
1912	273,133	2,59 2,59	6.71	-4	6 <b>4</b> 9.18
1913 ( 1 WO YOU'S 1911 )	272,617 23.022.862	2,59 180.43	0.11	-4 -6	1,942.58 30,071.85
1912 } Three years	23,022,862 24,445,840 25,914,119	180,43 191,87 200,75	2.58	-2	95,936.29 167,298.29
1913   1910	25,914,119 87,101	200,75° 1,06	7.95 <b>5</b> 4.84 1	-6 -8	167,298.29 133.11
1911	82,500	84	7.80 3	8	317.92
1912 Four years 1913	116,800 117,283	1,17 1,40	7.90 E 6.74 7	8 '8	786.19 1,230.90

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same, be in admitted or non-admitted companies?	Year. Written. Term.  1909 1910 1911 1912 1913  Totals	Amount. 4,880,257 5,671,825 6,828,603 7,236,304 6,789,650 \$135,685,895	Gross premiums charged. 60,234.75 68,218.77 81,770.31 91,749.43 86,974.57 \$1,310,478.29	Unearned. 1-10 3-10 1-2 7-10 9-10	Premiums unearned. 6.023.47 20.465.68 40.885.16 64.224.60 78.277.11
anywhere in the United States, without any deduction whatever for reinsurance, whether the same, be in admitted or non-admitted companies?  Answer Total amount of the company's stock owned by the directors at par value?  Answer Total amount loaned to stockholders not officers?  Answer Total amount loaned to stockholders not officers?  Answer Is a majority of the capital stock of any other insurance company?  Business in Connecticut, and this company owned or controlled, directly or indirectly, by any other corporation?  Business in Connecticut, 1913.  Fire.  \$2,036,714.00  420,594.00  \$1,616,120.00  \$1,616,120.00  \$1,616,120.00  \$1,616,120.00  \$1,731.20  \$1,729.95   Schedule C. Loans on Collateral.  Par value. Market value.  Par value. Market value.  Business incurred  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  10 shs. Am. Agric. Chemical Co., pref.  Schedule C. Loans on Collateral.  Par value. Market value.  Par value. Market value.  Par value. Market value.  10 shs. Am. Agric. Chemical Co., pref.  \$1,729.95   Schedule C. Loans on Collateral.  Par value. Market value.  10 western Union Telegraph Co.  5,000.00  \$1,731.20  \$1,729.95   \$1,729.95   \$1,729.95   \$1,729.95		GENERAL INTER	ROGATORIES.		
Value   Total amount loaned to stockholders not officers?	anywhere in the United reinsurance, whether th	l States, without as e same, be in admi:	ny deduction wha tted or non-admi	ttever for	\$50,000.00
Note   Interest, direct or indirect, has this company in the capital stock of any other insurance company?   Answer is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation?   Answer is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other company, and now in force?   Answer is a majority of indirectly or indirectly, by any other company, and now in force?   Answer is a more in company guaranteed policies issued by any other company, and now in force?   No.    BUSINESS IN CONNECTICUT, 1913.   Fire.   \$2,036,714.00	Total amount of the com	pany's stock owned	by the director	s at par Answer	
Business in Connecticut, 1913.   Fire.   \$2,036,714.00	What interest direct or it	idipart has this car	nnanv in the car	TIGE STACK	•
Business in Connecticut, 1913.   Fire.   \$2,036,714.00	is a majority of the capit	al stock of this con	pany owned or	ontrolled,	
Business in Connecticut, 1913.   Fire.	Has this company guarant	eed policies issued b	y any other com	pany, and	
Schedule   Companies authorized in Connecticut   S1,731.20	now in force:			·Ander	
Net risks written   \$1,616,120.00	Gross risks written				
State   Companies   State   State	Less \$288,789.00 risks of panies authorized in	canceled, and \$131,8 Connecticut	305.00 reinsurance	in com-	420,594.00
Net premiums received   \$17,005.00	Net risks written		• • • • • • • • • • • • • • • • • • • •	• • • • • • •	
Net premiums received   \$17,005.00	Less \$1,794.52 return pr	emiums; and \$1,090	0.12 premiums fo	r reinsur-	, ,
State   Companies   State   State					
Net losses paid   \$1,729.95	Losses paid	<b></b>			
Schedule C. Loans on Collateral.   S1,731.20	Less losses on risks rein	nsured in companies	authorized in C	nnecticut	
Schedule C. Loans on Collateral.   Par value. Market value. Amount loaned.					
Schedule C. Loans on Collateral.   Par value. Market value. Amount loaned.   10 shs. Am. Agric. Chemical Co., pref.   \$1,000.00   \$740.00   50 " Western Union Telegraph Co   5,000.00   2,900.00   10 " Union Pacific R. R. Co   1,000.00   1,550.00   10 " Am. Smelting & Kefining Co   1,000.00   650.00   1 bond Chic., Rock Island & Pacific R. R., 4%, due May 1, 2002   1,000.00   500.00   1 bond Delaware & Hudson Co., 4%, due June 15, 1916   1,000.00   980.00   25 shs. Third Nat. Bank, Buffalo   2,500.00   3,000.00   4,500.00   16 " Germ. Am. Bank, Buffalo   1,600.00   4,000.00   4,500.00   1,600.00   8chedule D. Bonds and Stocks owned by the Company.	Less losses on risks rei	sured in companies	authorized in C	onnecticut	
Par value   Market value   Amount loaned	Net losses incurred .			•••••	\$1,729.95
Par value   Market value   Amount loaned		Schedule C. Loans	on Collateral.		
10 "Union Pacific R. R. Co				ket value	Amount loaned.
10 "Union Pacific R. R. Co	10 shs. Am. Agric. Che	mical Co., pref.			
25 shs. Third Nat. Bank, Buffalo 2,500.00 3,000.00 4,000.00 16 "Germ. Am. Bank, Buffalo 1,600.00 4,000.00 4,000.00 4,000.00 Totals \$14,100.00 \$14,320.00 \$10,500.00 Schedule D. Bonds and Stocks owned by the Company.	10 " Union Pacific R.	R. Co	1,000.00		
25 shs. Third Nat. Bank, Buffalo 2,500.00 3,000.00 4,000.00 16 "Germ. Am. Bank, Buffalo 1,600.00 4,000.00 4,000.00 4,000.00 Totals \$14,100.00 \$14,320.00 \$10,500.00 Schedule D. Bonds and Stocks owned by the Company.	10 "Am. Smelting &	Refining Co	1,000.00	650.00	\$8,000,00
25 shs. Third Nat. Bank, Buffalo 2,500.00 3,000.00 4,000.00 16 "Germ. Am. Bank, Buffalo 1,600.00 4,000.00 4,000.00 4,000.00 Totals \$14,100.00 \$14,320.00 \$10,500.00 Schedule D. Bonds and Stocks owned by the Company.	R. R., 4%, d	ue May 1, 2002	1,000.00	500.00	\$0,000.00
Totals	due June 15,	1916	1,000.00	980.00	
Totals	25 shs. Third Nat. Bar 16 " Germ. Am. Ban	nk, Buffalo k. Buffalo	2,500.00	3,000.00 4,000.00	4,500.00
Schedule D. Bonds and Stocks owned by the Company.					
	Galadula 1	Donds and Steel			<b>,</b> ,
Batavia, N. Y., 44, %, 1919         \$13,860.00         99         \$13,860.00           Buffalo, N. Y., 34, %, 1915         76,280.00         99         76,230.00           Buffalo, N. Y., 34, %, 1915         3,712.50         99         3,712.50           Buffalo, N. Y., 34, %, 1916         3,800.00         99         3,300.00           Buffalo, N. Y., 34, %, 1916         8,167.50         99         8,167.50           Buffalo, N. Y., 34, %, 1917         3,266.66         98         3,266.66           Buffalo, N. Y., 34, %, 1917         8,085.00         98         8,085.00           Buffalo, N. Y., 34, %, 1917         3,675.00         98         3,675.00           Buffalo, N. Y., 34, %, 1918         3,233.33         97         3,233.33           Buffalo, N. Y., 34, %, 1918         3,025.50         97         8,067.50           Buffalo, N. Y., 34, %, 1918         3,637.50         97         3,637.50					Morket value
Buffalo, N. Y.         31/2%         1915         76,280.00         99         76,280.00           Buffalo, N. Y.         31/2%         1915         3,712.50         99         3,712.50           Buffalo, N. Y.         31/2%         1916         3,000.00         99         3,300.00           Buffalo, N. Y.         31/2%         1916         8,167.50         99         8,167.50           Buffalo, N. Y.         31/2%         1917         3,266.66         98         3,266.66           Buffalo, N. Y.         31/2%         1917         8,085.00         98         8,085.00           Buffalo, N. Y.         31/2%         1917         3,675.00         98         3,675.00           Buffalo, N. Y.         31/2%         1918         3,233.33         97         3,233.33           Buffalo, N. Y.         31/2%         1918         8,005.50         97         8,067.50           Buffalo, N. Y.         31/2%         1918         3,637.50         97         3,637.50	Batavia, N. Y., 414 %, 1919		\$13.860	00 99	
Dauraio, N. Y., 34, %, 1916         3,712.50         99         3,712.50           Buffalo, N. Y., 34, %, 1916         3,300.00         99         3,300.00           Buffalo, N. Y., 34, %, 1916         8,167.50         99         8,167.50           Buffalo, N. Y., 34, %, 1917         3,266.66         98         3,266.66           Buffalo, N. Y., 34, %, 1917         8,085.00         98         8,085.00           Buffalo, N. Y., 34, %, 1917         3,675.00         98         3,675.00           Buffalo, N. Y., 34, %, 1918         3,233.33         97         3,233.33           Buffalo, N. Y., 34, %, 1918         8,002.50         97         8,067.50           Buffalo, N. Y., 34, %, 1918         3,637.50         97         3,637.50	Buffalo, N. Y., 31/2 %, 1915		76,280	.00 99	76.230.00
Buffalo, N. Y. 31/4, 1916         8.167.50         90         8.167.50           Buffalo, N. Y. 31/4, 1916         8.712.50         99         3.712.50           Buffalo, N. Y. 31/4, 1917         3.266.66         98         3.266.66           Buffalo, N. Y. 31/4, 6, 1917         8.085.00         98         8.085.00           Buffalo, N. Y. 31/4, 6, 1917         3.675.00         98         3.675.00           Buffalo, N. Y. 31/4, 6, 1918         3.233.33         97         3.233.33           Buffalo, N. Y. 31/4, 6, 1918         8.002.50         97         8.062.50           Buffalo, N. Y. 31/4, 9, 1918         3.637.50         97         3.637.50	Buffalo, N. Y., 31/2%, 1910	<b> </b>	8,712	.50 99 .00 99	8,712.50 3.300.00
Buffalo, N. Y., 3½%, 1916       3,712.50       99       3,712.50         Buffalo, N. Y., 3½%, 1917       3,266.66       98       3,266.66         Buffalo, N. Y., 3½%, 1917       8,085.00       98       8,085.00         Buffalo, N. Y., 3¼%, 1917       3,675.00       98       3,675.00         Buffalo, N. Y., 3¼%, 1918       3,233.33       97       3,233.33         Buffalo, N. Y., 3¼%, 1918       8,002.50       97       8,002.50         Buffalo, N. Y., 3¼%, 1918       3,637.50       97       3,637.50         Buffalo, N. Y., 3¼%, 1918       3,637.50       97       3,637.50	Buffalo, N. Y. 31/4 %, 1916		8,167	.50 99	8,167.50
Buffalo,         N. Y., 31/4 %, 1917         8,085.00         98         8,085.00           Buffalo,         N. Y., 31/4 %, 1917         3,675.00         98         3,675.00           Buffalo,         N. Y., 31/4 %, 1918         3,233.33         97         3,233.33           Buffalo,         N. Y., 31/4 %, 1918         8,002.50         97         8,002.50           Buffalo,         N. Y., 31/4 %, 1918         3,637.50         97         3,637.50           Buffalo,         N. Y., 31/4 %, 1918         3,637.50         97         3,637.50	Buffalo, N. Y., 31/2 %, 1910	·	8,712		
Buffalo, N. Y., 3½%, 1917     3,675.00     98     3,675.00       Buffalo, N. Y., 3½%, 1918     3,233.33     97     3,233.33       Buffalo, N. Y., 3½%, 1918     8,002.50     97     8,002.50       Buffalo, N. Y., 3½%, 1918     3,637.50     97     3,637.50       Buffalo, N. Y., 3½%, 1918     3,637.50     97     3,637.50	Buffalo, N. Y., 31/2 %, 191		8,085	.00 98	8.085.00
Buffalo, N. Y., 34, %, 1918 8,002.50 97 8,002.50 Buffalo, N. Y., 34, %, 1918 3,637.50 97 8,637.50	Buffalo N V 212 % 1010		3,675	.00 98	3,675.00
Buttalo, N. Y., 34, %, 1918	Buffalo, N. Y., 31/2%, 191		8,002	.50 97	8.002.50
Dunalo, N. 1., 3'2%, 1919	Buffalo, N. Y., 31/2 %, 1919 Buffalo, N. Y., 31/2 %, 1919	3	3,637 3,233	.50 97 .33 97	3,637.50 3,233.38

Buffalo, N. Y., 3½%, 1919 Buffalo, N. Y., 3½%, 1919 Buffalo, N. Y., 3½%, 1920 Buffalo, N. Y., 3½%, 1921 Buffalo, N. Y., 3½%, 1922 Buffalo, N. Y., 3½%, 1925 Buffalo, N. Y., 3½%, 1926 Buffalo, N. Y., 4%, 1927 Buffalo, N. Y., 4%, 1927 Buffalo, N. Y., 4%, 1927 Buffalo, N. Y., 3½%, 1927	Book value.	Rate.	Market value.
Buffalo, N. Y., 3½ %, 1919	8,002.50	97	8,002.50
Buffalo, N. Y., 31/2 %, 1919	3,637.50	97	3,637.50
Buffalo, N. Y., 3½%, 1920	3,200.00	96	8,200.00
Ruffalo N V 314 % 1920	7,920.00 3,600.00	96 96	7,920.00 3,600.00
Buffalo, N. Y., 31/4 %, 1921	8.200.00	96	3,000.00
Buffalo, N. Y., 31/2 %, 1921	7,920.00	96	7,920.00
Buffalo, N. Y., 3 1/2 %, 1921	3,600.00	96	8,600.00
Buffalo, N. Y., 3½%, 1922	3,600.00	96	3,600.00
Buffalo, N. Y., 3½%, 1922	8,600.00	96	8,600.00
Ruffalo N V 214 of 1922	3,200.00 3,166.66	96 95	3,200.00 3,166.66
Buffalo, N. Y. 31/2 %, 1924	2 166.66	95	3,166.66
Buffalo, N. Y., 4%, 1924	4,950.00	99	4,950.00
Buffalo, N. Y., 3½ %, 1925	8,133.33	94	3,133.33
Buffalo, N. Y., 4%, 1925	4,950.00	99	4,950.00
Buffalo, N. Y., 31/2 %, 1926	8,133.33 4,950.00	94 99	
Ruffalo N V 4% 1926	8,910.00	99	4,950.00 8,910.00
Buffalo, N. Y. 31/4 %, 1927	8,133.33	94	8,133.33
Buffalo, N. Y., 4%, 1927	4,950.00	99	4,950.00
Buffalo, N. Y., 3 1/2 %, 1928	3,100.00	93	3,100.00
Buffalo, N. Y., 4%, 1928	4,950.00	99	
Bullalo, N. Y., 4%, 1928	35,640.00 148,500.00	99 99	35,640.00
Buffalo, N. Y., 3½, %, 1928 Buffalo, N. Y., 4%, 1928 Buffalo, N. Y., 4%, 1928 Buffalo, N. Y., 4%, 1928 Buffalo, N. Y., 4%, 1928	99.000.00	99	148,500.00 99.000.00
Buffalo, N. Y., 31/2 %, 1929	3,100.05	93	3,100.05
Erie County New York, 4 1/4 %, 1925	14,850.00	99	14,850.00
Erie County New York, 4%, 1926	13,440.00	96	13,440.00
Buffalo, N. Y., 4%, 1929 Buffalo, N. Y., 4%, 1929 Erle County New York, 4½, %, 1925 Erle County New York, 4%, 1926 Erle County New York, 4%, 1927 Erle County New York, 4%, 1927 Erle County New York, 4%, 1928 Los Angeles, Cal., 4½%, 1920 Los Angeles, Cal., 4½%, 1920 New York State, 4%, 1942 New York State, 4%, 1942 New York City, 3½%, 1916 New York City, 3½%, 1920 New York City, 3½%, 1920 New York City, 3½%, 1929 Westchester County, New York, 4%, 1937 Westchester County, New York, 4%, 1938	13,440.00	96	13,440.00
Life County New York, 4%, 1928	13,440.00	96 99	13,440.00 15,840.00
Tos Angeles, Cal., 472 %, 1920	15,840.00 8,820.00	98	8,820.00
New York State, 4%, 1942	49,000.00	98	49,000.00
New York State, 4%, 1942	24,500.00	98	24,500.00
New York City, 3½ %, 1916	58,800.00 70,500.00	98	58,800.00
New York City, 3½%, 1922	70,500.00	94	
Westchester County New York 40, 1937	36,400.00 19,200.00	91 96	36,400.00 19,200.00
Westchester County, New York, 4%, 1938	19,200.00	96	19,200.00
RAILROAD BONDS:	00 000 00	-00	00 000
Atchison, Topeka & Santa Fé, 4%, 1928 Buffalo Railway Co., 5%, 1931	23,000.00 25,500.00	92 102	23,000.00
Ruffelo South Western Extension 5% 1918	15,000.00	100	25,500.00 15,000.00
Buffalo South Western Extension, 5%, 1918 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1921	41,200.00	103	41,200.00
Chicago, Milwaukee & St. Paul, 5%, 1921	15,450.00	103	15,450.00
Unicago, Milwaukee & St. Paul, 5%, 1921	25,750.00	103	25,750.00
Chicago, Milwaukee & St. Paul, 5%, 1921	15,450.00	103	15,450.00
Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1916 Chicago, Milwaukee & St. Paul, 5%, 1919 Chicago, Milwaukee & St. Paul, 6%, 1920 Chicago, Burlington & Quincy, 4%, 1927 Chicago, Northwestern, 7%, 1915 Chicago, Northwestern, 4%, 1918 Delaware & Hudson, 4%, 1943	25,250.00 25,500.00	101 102	25,250.00 25,500.00
Chicago, Milwaukee & St. Paul. 6%, 1920	27,000.00	108	27,000.00
Chicago, Burlington & Quincy, 4%, 1927	28.500.00	95	28,500.00
Chicago, Northwestern, 7%, 1915	11,330.00	108	28,500.00 11,330.00
Chicago, Northwestern, 41/2 %, 1918	19,800.00	99	19,800.00
Delaware & Hudson, 4%, 1943	21 250 00	94 85	37,600.00 21,250.00
Lake Shore & Michigan Southern, 3½%, 1997 New York, Lackawanna & Western, 6%, 1921 New York Central, Equipment, 4½%, 1920	19,800.00 37,600.00 21,250.00 27,250.00	109	27,250.00 27,250.00
New York Central, Equipment, 41/4 %, 1920	14,550.00	97	14.550.00
Pennsylvania, 4%, 1917	14,700.00	98	14,700.00
Rome, Watertown & Ogdensburg, 5%, 1922	26,780.00	103	26,780.00
Pennsylvania, 4%, 1917 Rome, Watertown & Ogdensburg, 5%, 1922 St. Paul & Sloux City, 6%, 1919 St. Paul & Sloux City, 6%, 1919	8,560.00	107	8,560.00
St. Paul & Sloux City, 6%, 1919	22,470.00 19,000.00	107, 95	22,470.00 19,000.00
	20,000.00		10,000.00
MISCELLANEOUS BONDS: -			
Buffalo General Electric, 5%, 1939	25,500.00	102	25,500.00
Niagara rails Power Co., 5%, 1932	15,000.00	100	15,000.00
Totals	\$1,421,149.18		\$1,421,149.18

# CALEDONIAN-AMERICAN INSURANCE COMPANY,

#### NEW YORK CITY.

# Commenced Business, March, 1898.

CHARLES H. POST, President.		MILWARD PRAI	in, Secretary.
CAPITA Amount of capital paid up in casl Amount of ledger assets December 31,	AL STOCK. h	<b>\$200,000.00</b>	<b>\$</b> 267,274.61
IN	COME.		
0	Fire.		
Gross prems. received during the year	<b>\$</b> 155,535.50		
Deduct reinsurance,			
\$115,794.26			
and return premiums, \$26,820.55	140 614 01		
<b>\$20,020.00</b>	142,014.81		
Received for premiums		\$12,920.69	
Gross interest on bonds and divi-	• • • • • • • • • • • • • • • • • • • •	<b>Q12,820.08</b>	
dends on stocks	<b>\$</b> 0.553.15	•	
Gross interest on deposits			
-			
Total gross interest	• • • • • • • • • • • • • • • • • • • •	9,754.90	
Total income			22,675.59
Total meome	• • • • • • • • • • • •		22,010.08
Sum of both amounts			<b>\$289,950.</b> 20
DISRUR	SEMENTS.		
Diobon	Fire.		
Gross amount paid policy-holders for			
losses (including \$5,031.24 occur-			
ring in previous years)	<b>\$</b> 72,300.98		
Deduct amount received for salvage,			
<b>\$33.77</b>	,		
for reinsurance in other companies,			
<b>\$</b> 63,359.07			
and for discount,			
<b>\$</b> 65.22	63,458.06		

Net amount paid policy-holders for losses..... \$8,842.92

NON-LEDGER ASSETS.  Due.  1 terest on bonds	Accrued. \$2,354.67	2,479.67
Total ledger assets, as per balance		\$266,649.89
Due for reinsurance on losses paid	3,823.67	
Agents' halances, over three months due	93.34	
Agents' balances, under three months due	12,295.24	
Deposits in trust companies and banks on interest	3,781.06	
terest	1,007.59	
Deposits in trust companies and banks not on in-	1 007 50	
415.15 (Schedule D)	45,648.99	
Book value of bonds, \$230,233.84, and stocks, \$15,-		
LEDGER ASSETS.		
•		
Balance		\$266,649.89
Total disbursements		23,300.31
declared during the year)	8,000.00	
Paid stockholders for interest or dividends (amount		
Office expenses and miscellaneous	24.31	
County and municipal licenses and taxes	69.67	
Federal corporation tax	9.78	
Insurance-department licenses and fees	115.49	
State taxes on premiums	236.99	
Inspections and surveys	35.74	
assessments, fees, taxes and expenses	22.60	
Fire department, fire patrol and salvage corps		
Underwriters' boards and tariff associations	231.46	
Maps, including corrections	23,95	
Furniture and fixtures	1.00	
Postage, telegrams, telephone, and express	39.97	
Advertising, \$0.88; printing and stationery, \$104.17	105.05	
Rents	18.65	
directors, trustees, and home-office employees	441.77	
Salaries, fees, and all other charges of officers,		
and general agents	42.48	
Salaries, \$16.42, and expenses, \$26.06, of special	2,000	
Commissions or brokerage	4,375.01	
Expenses of adjustment and settlement of losses	663.47	

	E COMIANI.	100
DEDUCT ASSETS NOT ADMIT	ED.	
Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)	<b>\$</b> 93.34 15,666.99	
Total		15,760.33
		10,700.33
Total admitted assets	•••••	<b>\$</b> 253,369.2 <b>3</b>
LIABILITIES.		
	**	
Gross losses adjusted and unpaid	<b>\$3,77</b> 1.25	
31 not reported	10,898.25	
Gross claims for losses resisted	2,560.20	
Total	\$17,229.70	
Deduct reinsurance due or accrued	14,764.14	
Net amount of unpaid losses and claims	• • • • • • • • • • • • • • • • • • • •	\$2,465.56
Unearned premiums on fire risks		14,165.34
Salaries, rents, expenses, bills, accounts, fees, etc., du		100.00
Estimated federal, state and other taxes hereafter pa		200.00
Reserve for contingencies	• • • • • • • • • • • • • • • • • • • •	500.00
Total liabilities, except capital		\$17,430.90

#### RISKS AND PREMIUMS, 1913.

Surplus as regards policy-holders.....

Total .....

Surplus over all liabilities.....

Fire.	Risks.	Premiums.
In force December 31, 1912	\$19,637,446 15,824,995	\$183,249.15 155,535.50
Totals	\$85,462,441 13,182,365	\$338,784.65 131,614.32
In force at the end of the year 1918	\$22,280,076 19,418,188	\$207,170.33 180,580.54
Net amount in force December 81, 1918	\$2,861,888	\$26,589.79

235,938.33

\$253,369.23

35,938.33

RECAPITULATION	0F	FIRE	Risks	AND	PREMIUMS.
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	RECA	APITULATION OF FIRE RISKS	AND PREMIUM	8.	
Year Writte	r. en. Term.		premiums arged. Un	earned.	Premiums unearned.
1913	One year or less	\$1,086,382	\$11,544.79	1-2	\$5,772.40
1912   1913	Two years	10,282	180.02	1-4	45.01
1913	I WU YOUIS	40,801	325.82	3-4	244.36 434.84
1912	Three years	356,843 439,499	2,609.08 3,397.78	1-6 1-2 5-6 1-8	1,698.89
1913	Inio Jeans	579,460	4,443.36	5-6	3,702.80
1910		5,900	77.89	1-8	9.74
1911	Four years	13,399	127.93	8-8	47.97
1912 1913	rour years	5,840 5,087	30.90 70.88	5–8 7–8	19.31 62.02
1909		58,109	614.77	i-10	61.48
1910		57,882	585.86	3-10	175.75
1911	· Five years	27,608	585.86 689.57 780.23	1-2	344.79
1912 1913		88,627 86,669	780.23 1,110.91	7-10 9-10	546.16 999.82
1010 )		80,008	1,110.81	9-10	
	Totals	\$2,861,888	\$26,589.79		\$14,165.84
pan Total Valu Total Total What of a Is a i dire Cale Has t	ies?	GENERAL INTERROGATE amount insured in any sed States, without any dedthe same be in admitted or company's stock owned by the state of the same be in admitted or company's stockholders not officers? stockholders not officers? indirect, has this company company? ital stock of this company by any other corporation? Company of Scotland. inteed policies issued by any	one hazard uction whatev non-admittee he directors in the capita owned or con Answer — 1	Answer at par Answer inswer inswer inswer i stock inswer trolled, 'es, by y, and	\$20,000.00 4,500.00 None. None. None.
O====		Business in Connecticu	•		Fire. \$699,122-00
Les	\$ \$139,700.00 risks panies authorized	canceled, and \$472,920.00 in Connecticut	reinsurance i	com-	612,620.00
N	et risks written .				\$86,502.00
Gross	premiume on ricks	written			\$6,010.16
Les	\$947.97 return p	premiums, and \$4.272.18 pro	miums for r	einsur-	<b>4</b> 0,010.1 <b>0</b>
	ance in companie	s authorized in Connecticut		• • • • •	5,220.15
N	et premiums rece	eived			\$790.01
Losses	paid				\$3,861.58
Less	s losses on risks r	einsured in companies autho	rized in Conn	ecticut	. 3,570.12
N	et losses paid				\$291.46
Losses Less	incurred s losses on risks r	einsured in companies author	orized in Con	necticut	\$4,108.34 3,780.73
N	et losses incurred		• • • • • • • • • • • • • • • • • • • •	• • • • • •	\$327.61
New 3	MUNICIPAL	D. Bonds and Stocks owne Bonds:— 1954 1935	Book value.	Rate. 85	Market value. \$148,750.00 42,720.00
New 3	fork City, 414%.	1960	8,032.50	89 100	42,720.00 8,000.00
			-,		-,

RAILROAD BONDS:—

Brooklyn, Queens County & Suburban, 5%, 1941...
New York, Ontario & Western, 4%, 1992.....
Steinway of New York, 6%, 1922.....

100 84 100 5,000.00 4,200.00 5,000.00

5,481.25 5,097.38 5,718.75

MISCELLANBOUS BONDS: — American Tel. & Tel. Co., 4½%, 1938 The Tenth & Twenty-third St. Ferry, 5%, 1919	Book value. 1,200.00 5,087.50	Rate. 96 46	Market value. 1,152.00 2,300.00
RAILROAD STOCKS:— 200 shs. Pittsburgh, Bessemer & Lake Erie	7,283.90	56	5,600.00
MISCELLANEOUS STOCKS: — 60 shs. American Tel. & Tel. Co	8,131.25	121	7,260.00
Totals	\$245,648.99		\$229,982.00

# THE CAMDEN FIRE INSURANCE ASSOCIATION,

### CAMDEN, N. J.

## Commenced Business, April, 1841.

EDMIIND	E.	READ	.TR	President	

JOSEPH K. SHARP, Secretary.

<del></del>		
CAPITAL STOCK.  Amount of capital paid up in cash	<b>\$</b> 800,000,00	
	\$600,000.00	<b>60</b> 004 0 <b>67 00</b>
Amount of ledger assets December 31, 1912	• • • • • • • • • • • • • • • • • • • •	\$2,934,867.98
INCOME.		
Fire.		
Gross prems, received during the year \$2,403,705.97		
Deduct reinsurance,		
\$296,578.26		
and return premiums,		
<b>\$</b> 528,853.70		
Received for premiums (other than perpetual)		
Deposit premiums written on perpetual risks (gross)	997.70	
Gross interest on mortgage loans \$38,641.47		
Gross interest on collateral loans 4,043.58		
Gross interest on bonds and divi-		
dends on stocks		
Gross interest on deposits 1,298.95		
Gross interest on deposit with Phila-		
delphia Underwriters' Association 3.15		
Gross interest on bills receivable 15.98		
Gross interest from Reinsur'ce Bureau 65.08		
Gross rents from company's prop-		
erty, including \$6,000.00 for com-		
pany's occupancy of its own bldgs. 6,283.15		
Total gross interest and rents	132,757.40	
Transfer fees on perpetual policies	18.00	
Received from accident policy on injury to employee	13.00	
Borrowed on note	90,000.00	
Gross profit on sale or maturity of ledger assets, viz.:	65.25	
Real estate	05.25	
Total income		1,802,125.36
Sum of both amounts		<del>\$4,736,993.<b>34</b></del>

Fire.	
Gross amount paid policy-holders	
for losses (including \$137,544.03	
occurring in previous years) \$1,007,506.32	
Deduct amount received for salvage,	
\$5,149.91	
for reinsurance in other companies,	
\$164,393.69	
and for discount,	
<b>\$688.48</b> 170,232.08	
Net amount paid policy-holders for losses	\$837,274.24
Expenses of adjustment and settlement of losses	15,790.83
Commissions or brokerage	402,348.36
Allowances to local agencies for miscellaneous	
agency expenses	5,248.02
Salaries, \$9,943.24, and expenses, \$10,502.71, of	
special and general agents	20,445.95
Salaries, fees, and all other charges of officers,	•
directors, trustees, and home-office employees	73,308.36
Rents, including \$6,000.00 for company's occupancy	
of its own buildings	6,484.47
Advertising, \$2,341.48; printing and stationery,	
\$9,992.97	12,334.45
Postage, telegrams, telephone, and express	8,528.01
Legal expenses	1,986.09
Furniture and fixtures	8,432.03
Maps, including corrections	7,018.7 <b>0</b>
Underwriters' boards and tariff associations	16,876.88
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	5,806.14
Inspections and surveys	3,143.72
Repairs and expenses (other than taxes) on real	
estate	2,188.48
Taxes on real estate	920.81
State taxes on premiums	21,665.70
Insurance-department licenses and fees	7,310.34
Federal corporation tax	10.71
City and county taxes	3.970.11
Miscellaneous taxes	536.79
Care of garden	292.20
Electric power	94.22
Heating	391.50
Lighting	620.36
Office and janitor's expenses	393.74
Printing equipment	2,668.78
Traveling expenses of officers and clerks	1,458.86

Subscriptions to publications Paid on note All other expenses Interest on borrowed money Deposit premiums returned Paid stockholders for interest or dividends declared during the year, \$66,000.00) Agents' balances charged off Gross loss on sale or maturity of ledger as	(amount	178.68 90,000.00 1,672.35 81.52 429.77 65,979.60 1.13	
Real estate	\$743.55 2,530.91	3,274.46	
Total disbursements			1,629,166.36
Balance	•••••	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 3,10 <b>7,826.98</b>
LEDGER A	ASSETS.		
Book value of real estate		\$105,036.19	
Mortgage loans on real estate		716,525.00	
Loans secured by collateral (Schedule C)		96,070.00	
Book value of bonds, \$1,372,483.81, and			
\$479,013.90 (Schedule D)		1,851,497.71	
Cash in company's office		103.45	
Deposits in trust companies and banks n			
terest		1,317.91	
Deposits in trust companies and banks or		82,507.44	
Agents' balances, under three months due		252,143.08	
Agents' balances, over three months due		1,421.00	
Bills receivable, taken for fire risks		355.20	
Cash deposit with Philadelphia Unde		000.20	
•		100.00	
Association		100.00	
		500.00	
ciation		250.00	
Cash deposit with Cotton Insurance Associ	ation	250.00	_
Total ledger assets, as per balance			<b>\$</b> 3,107,826.9 <b>8</b>
NON-LEDGER	ASSETS.		,
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 372.25	\$10,023.74	
Interest on bonds	• • • • •	18,667.01	
Interest on collateral loans	• • • • •	504.73	
Interest on other assets		619.89	
Total interest due and accrued	\$372.25	\$29,815.37	30,187.62
Gross assets			\$3,138,014.60

		•
DEDUCT ASSETS NOT ADMITTE	ED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$1,421.00	
Book value of real estate over market value		
	6,036.19	
Book value of bonds and stocks over market value		
(Schedule D)	73,401.71	
Deposit with Western Sprinklered Risk Association	500.00	
Deposit with Cotton Insurance Association	250.00	
Deposit with Cotton insurance insucation	250.00	
Total	••••••	81,608.90
Total admitted assets	••••••	\$3,056,405.70
LIABILITIES.		
Gross losses adjusted and unpaid	\$411.77	
plus reserve for losses incurred prior to December		
31 not reported	161,667.54	
	•	
Gross claims for losses resisted	3,625.00	
Total	\$165,704.31	
Deduct reinsurance due or accrued	22,620.93	
Net amount of unpaid losses and claims		\$143,083.38
Unearned premiums on fire risks	• • • • • • • • • • • •	•
		1,409,743.44
Reserve on perpetual policies (90%)		28,028.73
Cash dividends remaining unpaid to stockholders		358.70
Salaries, rents, expenses, bills, accounts, fees, etc., du	e or accrued	1,512.65
Estimated federal, state and other taxes hereafter pa	yable	20,000.00
Fund for future contingencies	• • • • • • • • • • • • •	40,000.00
Total liabilities, except capital		\$1,642,726.90
Capital paid up in cash		
Surplus over all liabilities	813,678.80	
Justine Contract Cont		
Surplus as regards policy-holders		1,413,678.80
Total		\$3,056,405.70
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount received for	\$256,320,414 160,869,443	\$2,831,120.96 2,403,705.97
reinsurance		11,975.05
Totals  Deduct those expired and marked off as terminated	\$417,189,857 133,230,666	\$5,246,801.98 2,165,091.94
In force at the end of the year 1913  Deduct amount reinsured	\$283,959,191 32,531,480	\$3,081,710.04 398,135.97
Net amount in force December 31, 1913	\$251,427,711	\$2,683,574.07
Perpetual Risks not included above	• • • • • • • • • • • • • • • • • • • •	\$1,272,067 \$31,143.03

		LATION OF FIRE R		UMS.	
Yea: Writt	r. en. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913	One year or less	\$85,439,148			
1912 1913	man and the least	185,409	\$1,003,386.50 1,526.56 3,069.52	1-4	\$501,693.25 381.64
1913	Two years	185,409 350,074	3,069.52	3-4	2,302.14
1911 1912	Three years	31,553,032 38,529,997	<b>304</b> ,482.31 875,856.25	1-6 1-2	50,747.05 187,928.13
1913	Inico years	45.522.882	431,529.09	5-6	359,607.58
1910	•	45,522,882 84,716 72,558	597.54	1-8	74.69
1911 1912	Four years	72,558 33,450	862.39 234.45	3–8 5–8	923.39 146.53
1913		25.265	157.52	7-8	137.83
1909		25,265 7,725,773	91,742.73	1-10	9,174.27
1910	Wine week	8,623,477 8,769,328 10,836,278	103,149.74	3-10 1-2	30,944.92
1911 1912	Five years	10.836.278	100,687.45 119,211.94	7-10	50,343.73 83,448.36
1913		12,538,352	137,306.95	9-10	83,448.36 123,576.26
	Over five years	1,137,972	9,773.13	pro rata	8,913.67
	Totals Perpetual Risks	\$251,427,711. 1,272,067	\$2,683,574.07 31,143.03	9-10	\$1,409,743.44 28,028.73
	Grand Totals	\$252,699,778	\$2,714,717.10		\$1,487,772.17
	GE	NERAL INTER	ROGATORIES		
Large	st gross aggregate amovement in the United States in the United States as a surance, whether the states in the states are a states as a state of the states are a state of the states are a states as a state of the states are a state of the state of the states are a state of the state of the states are a state of the	ount insured in tates, without an	any one hazar y deduction wha	d located atever for	•
pan	ies?			Answer	\$130,000.00
Total	amount of the compan	y's stock owned	by the director	rs at par	101 100 00
Total	ue? to direct	ors or other offic		Answer	101,180.00 26,350.00
Total	amount loaned to stockho	olders not officers	?	. Answer	10,000.20
What	interest, direct or indir	ect has this com	pany in the cap	ital stock	37
TR R	amount loaned to direct amount loaned to stockho interest, direct or indir any other insurance comp majority of the capital a setty or indirectly, by an	pany?	nany owned or o	Answer	None.
dire	ectly or indirectly, by an	y other corporat	lon?	Answer	No.
HAD t	his company guaranteed in force?	ponicies issueu b	, and omer com	рану, ашч	
		· • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	Answer	No.
				Answer	
a	Во	SINESS IN CONNE		Answer	Fire.
Gross Les	Bu risks written	SINESS IN CONNE	стісит, 1913.		
Gross Les	Во	SINESS IN CONNE	стісит, 1913.		Fire.
Les	risks writtens \$695,760.00 risks canc panies authorized in C	seled, and \$421,60 connecticut	CTICUT, 1913.	e in com-	Fire. \$3,477,565.00 1,117,367.00
Les	Burisks writtens \$695,760.00 risks cance panies authorized in C	seled, and \$421,60 connecticut	CTICUT, 1913.	e in com-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00
Les	Burisks writtens \$695,760.00 risks cance panies authorized in C	seled, and \$421,60 connecticut	CTICUT, 1913.	e in com-	Fire. \$3,477,565.00 1,117,367.00
Les	risks writtens \$695,760.00 risks canc panies authorized in C	eled, and \$421,60 connecticut	O7.00 reinsurance	e in com-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00
Les N Gross Les	risks written	siness in Connecticut  ten niums, and \$5,56 authorized in Co	CCTICUT, 1913.  O7.00 reinsurance  S3.54 premiums  nnecticut	in com-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25
Les N Gross Les	risks written s \$695,760.00 risks cance panies authorized in Control of the control of th	eled, and \$421,60 connecticut	OT.00 reinsurance	e in com-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15
Les N Gross Les N Losse	risks written	seled, and \$421,600 connecticut	CTICUT, 1913.  07.00 reinsurance  13.54 premiums annecticut	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25
Les  Oross Les  N Losses Les	risks written	celed, and \$421,60 connecticut	OT.00 reinsurance 33.54 premiums nnecticut authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63
Les  N Gross Les  N Lossei Les	risks written	celed, and \$421,60 connecticut	OT.00 reinsurance 33.54 premiums nnecticut authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34
Les  Noross Les  Nossei Lossei Les	risks written	celed, and \$421,60 connecticut	OT.00 reinsurance 33.54 premiums nnecticut authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34
Les  Oross Les  Lossei Les  Lossei Les	risks written	ten seled, and \$421,60 onnecticut	207.00 reinsurance 3.54 premiums authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34
Les  Gross Les  Lossei Les  Lossei Les	risks written  \$ \$695,760.00 risks cance panies authorized in Collet risks written  tet risks written  premiums on risks write  \$ \$5,088.71 return premiums companies  surance in companies  tet premiums received  s paid  s losses on risks reinsur  tet losses paid  s incurred  s losses on risks reinsur  s losses on risks reinsur	seled, and \$421,60 onnecticut	207.00 reinsurance 3.54 premiums authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29
Les  Gross Les  Lossei Les  Lossei Les	risks written	celed, and \$421,60 connecticut	207.00 reinsurance 33.54 premiums nnecticut authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29
Les  N Gross Les  Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	27.00 reinsurance 33.54 premiums nnecticut authorized in Co	for rein-	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.43 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	207.00 reinsurance  3.54 premiums authorized in Control authorized	for rein- connecticut	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les  N	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Marl \$3,500.00 \$6,250.00	for rein- connecticut connecticut ket value. A 14.665.00	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les  N	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Mari \$3,500.00 \$9,900.00 \$9.00.00	for rein- connecticut	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Mari \$3,500.00 \$6,250.00 \$9,900.00 \$1,000.00 \$500.00 \$1,000.00 \$500.00 \$1,000.00	for rein- connecticut  ket value. A 114.665.00 35.000.00 2,850.00 2,850.00 1,425.00	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$7,481.63 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Mari \$3,500.00 \$6,250.00 \$9,900.00 \$1,000.00 \$500.00 \$1,000.00 \$500.00 \$1,000.00	for rein- connecticut  ket value. A 114.665.00 35.000.00 2,850.00 2,850.00 1,425.00	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34
Les  N Gross Les  Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Mari \$3,500.00 \$6,250.00 \$9,900.00 \$1,000.00 \$500.00 \$1,000.00 \$500.00 \$1,000.00	for rein- connecticut  ket value. A 114.665.00 35.000.00 2,850.00 2,850.00 1,425.00	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 152.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34 Amount loaned. \$10,000.00 24,000.00 3,900.00 1,000.00 600.00
Les  Gross Les  N Lossei Les  N Lossei Les	risks written	ten steel in companies red in companies redule C. Loans	on Collateral. Par value. Mari \$3,500.00 (2,50.00) (2,50.00) (3,500.00) (3,500.00) (3,500.00) (3,500.00) (3,000.00) (3,000.00) (3,000.00) (3,000.00) (3,000.00)	te in com- for rein- connecticut  114,665.00 15,000.00 1,425.00 1,425.00 14,310.00 2,700.00 1	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 1,52.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34 Amount loaned. \$10,000.00 24,000.00 0.3,900.00 1,000.00 500.00 10,000.00
Les  N Gross Les  N Lossei Les  N Lossei Les  250 10 5 270 Public Burl. Los	risks written  \$ \$695,760.00 risks cance panies authorized in C  let risks written premiums on risks writes \$ \$5,088.71 return prem surance in companies let premiums received s paid  losses on risks reinsur let losses paid  losses on risks reinsur let losses incurred  "Camden Horse R. R. "Gloucester T'p'ke Co "Security Tr. Co., Ca Security Tr. Co., Ca Sec	ten	on Collateral. Par value. Maris, 500.00 \$ ,900.00 \$ ,000.00 \$ 3,000.00 \$ 4,000.00 \$ 7,000.00 \$ 7,000.00 \$ 7,000.00	for rein- connecticut  ket value. A 14.665.00 35.000.00 9,900.00 1.425.00 1.425.00 1.425.00 1.425.00 2.700.00 3,720.00 3,815.00	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 402.29 \$7,079.34  Amount loaned. \$10,000.00 24,000.00 1,000.00 1,000.00 500.00 10,000.00 7,750.00
Les  Cross Les  N Losses Les  N Losses N Losses N	risks written	ten	207.00 reinsurance 23.54 premiums nnecticut  authorized in Co authorized in Co authorized in Co 00 Collateral. Par value. Mari \$3,500.00 6,250.00 9,900.00 1,000.00 500.00 13,500.00 3,000.00 4,000.00	te in com- for rein- connecticut  114,665.00 15,000.00 1,425.00 1,425.00 14,310.00 2,700.00 1	Fire. \$3,477,565.00 1,117,367.00 \$2,360,198.00 \$32,211.40 10,652.25 \$21,559.15 \$4,813.63 1,52.29 \$4,661.34 \$7,481.63 402.29 \$7,079.34 Amount loaned. \$10,000.00 24,000.00 0.3,900.00 1,000.00 500.00 10,000.00

CAMDEN FIRE INSUR	ANCE ASSI	CIATIO		201
	D	35	1	
100 che Glasseches Mielle Ga	Par value.			Amount loaned.
133 SDS. Gloucester Tip Re Co	9,975.00 1,000.00	2.0	75.00	3,000.00 1,500.00
60 " Central Tr. Co., Camden, N. J.	1,500.00	6,	00.00 85.00	3,500.00
Jer. City, Hob. & Pat'sn Ry. Co., 4%, 1949	10,000.00	7,5	00.00	
133 shs. Gloucester T'p'ke Co	10,000.00	10,0	00.00	•
bonds 1934	10,000.00	7.5	00.00	30,000.00
bonds, 1934	•	•	- 1	·
6% bonds	10,000.00 5,000.00	10,4	00.00	
100 ans. West Moreland Coar Company				
Totals	\$116,525.00	\$158,	70.00	\$96,070.00
Schedule D. Bonds and Stoo	ks owned by	the Com	anv.	
	-	ok value.	Rate.	Market value.
Atlantic City. N. J., 41/6 %, 1928	\$4	0.892.80	100	\$40,000.00
Bridgeton, N. J., 4%, 1927		0,892.80 5,290.00	95	4,750.00
Camden City, N. J., 41/2%, 1937		1 525.00	100 95	50,000.00
Callingswood N. J. 4%	2	7,500.00 3,000.00 5,800.00	92	95,000.00 21,116.00
Duluth City Water & Lt., 5%, 1926	• • • • • •	5,800.00	100	5,000.00
Gloucester City, 4%, 1915	5	0.000.00	100	50,000.00
Haddonfield, N. J., 4 ½ %, 1942-46		0,547.20 5.100.00	100 96	10,000.00 4.800.00
COUNTY AND MUNICIPAL BONDS:  Atlantic City, N. J., 4½%, 1928 Bridgeton, N. J., 4%, 1927 Camden City, N. J., 4½%, 1937 Camden County, N. J., 4½%, 1944 Collingswood, N. J., 4% Duluth City Water & Lt., 5%, 1926 Gloucester City, 4%, 1915 Haddonfield, N. J., 4½%, 1942-46 Jersey City, N. J., 4½%, 1932 Merchantville, N. J., 4½%, 1922 Ocean City, N. J., 4½%, 1920 Ocean City, N. J., 4½%, 1920 Ocean City, N. J., 5%, 1941 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1945	1	5,100.00 8,000.00 8,288.80	100	4,800.00 18,000.00
Ocean City, N. J., 41/2 %, 1920	3	8,288.80	100	38,000.00
Ocean City, N. J., 4%, 1932		.0,825.00 5 944 71	90 10 <b>9</b>	10,350.00
Richmond, Va., 4%, 1926		2.970.00	97	15,000.00 2,910.00
Richmond, Va., 4%, 1938	1	0,825.00 5,844.71 2,970.00 1,880.00	97	11,640.00
Richmond, Va., 4%, 1945		5,458.75 0,890.00	97 97	5,335.00 10,670.00
Troup County, Ga., 5%, 1941	i	0.800.00	100	10,000.00
Dimens Beene				
RAILROAD BONDS:	4	E 200 00	90	23 400 00
Atlantic City Ry. Co., 4%, 1951		5,680.00 7,547.50	101	23,400.00 26,260.00
Bridgeton & Millville Trac. Co., 5%, 1930 .	1	2,485.00	100	12,000.00 101,000.00
Camden & Suburban, 5%, 1946	10	5,326.25	101 100	101,000.00
Consolidated Traction Co. of N. J. 5%, 1933	10	2,485.00 05,326.25 2,100.00 07,175.00 18,622.50	100	2,000.00 100,000.00
Easton & Amboy, 5%, 1920		8,622.50	101	27,270.00 37,500.00 12,000.00 69,550.00
Jersey City, Hoboken, Paterson, 4%, 1949		8,807.50 2,480.00 3,459.20 8,322.50	75 100	37,500.00
Lengh & Hudson River Ry. & Ferry, 5%, 19	20	3 459 20	107	69.550.00
Midland Railroad Co. of N. J., 5%, 1940	ž	8,322.50	100	25,500.00
Morris & Essex, 7%, 1914	1	0,375.00 5,750.00 4,670.00 19,968.75	100	10,000.00
New Jersey & New York, 5%, 1950		8,750.00 24,670.00	100 78	15,000.00 23,400.00
Newark Passenger, 5%, 1930	:::::	9,968.75	103	36,050.00
North Hudson County, 6%, 1914		A.ZUZ.DU	100	3,000.00
Paterson Ry. Co., 6%, 1931		4,133.60	107 105	21,400.00 15,750.00 2,100.00 54,450.00
Seacoast R. R. Co., 5%, 1948		6,859.50 2,271.00	105	2,100.00
So. Jersey Gas Elec. & Traction Co., 5%, 19	58	5,500.00	99	54,450.00
Trenton Gas & Elec. Co., 5%, 1949		6,872.50 8,584.00	100 110	16,000.00 40,700.00 8,500.00
RAILEOAD BONDS:—  Atlantic City Ry. Co., 4%, 1951 Atlantic City Ry. Co., 5%, 1919 Bridgeton & Millville Trac. Co., 5%, 1930 Camden & Suburban, 5%, 1946 Citizens Street, Muncie, Ind., 6%, 1927 Consolidated Traction Co. of N. J., 5%, 1933 Easton & Amboy, 5%, 1920 Jersey City, Hoboken, Paterson, 4%, 1949 Lehigh & Hudson River Ry. & Ferry, 5%, 19 Lehigh & Hudson River Ry. & Ferry, 5%, 19 Lehigh & Hudson River Ry. & Ferry, 5%, 1940 Morris & Essex, 7%, 1914 New Jersey & New York, 5%, 1950 New Jersey & Hudson River, 4%, 1950 New Jersey & Hudson River, 4%, 1950 Newark Passenger, 5%, 1931 Seacoast R. R. Co., 5%, 1931 Seacoast R. R. Co., 5%, 1948 Trenton Gas & Elec. & Traction Co., 5%, 19 Trenton Gas & Elec. & Traction Co., 5%, 19 Trenton Passenger, 6%. West Jersey & Seashore, 3½%, 1936		9,600.00	85	8,500.00
			•	
American Tel. & Tel., 41/2%, 1933		7,988.00	97	7,760.00
Hoboken Ferry Co., 5%, 1946		5,880.00 6,812.50	100	25,000.00
Hudson County Gas Co., 5%, 1949		4 800 00	100 121	24,200.00
Newark Cons. Gas Co., 5%, 1948	:::::: ī	4,800.00 0,750.00	101	25,000.00 24,200.00 10,100.00
Newark Gas Co., 6%, 1944		4,436.25	121	4,235.00
Public Service Corp. of N. I. 80% Perpetual	48 2	0,937.50	100 103	20,000.00 20,600.00
Public Service Corp. of N. J., 5%, 1959	i	1,800.00 8,725.00 9,950.00	90	18,000.00
Public Service Corp. of N. J., 5%, 1914	1	9,950.00	100	20,000.00
MISCRILANEOUS BONDS:—  American Tel. & Tel., 4½%. 1933  Hoboken Ferry Co., 5%. 1946  Hudson County Gas Co., 5%. 1949  Long Dock Co., 6%, 1935  Newark Cons, Gas Co., 5%, 1948  Newark Gas Co., 6%. 1944  Paterson & Passaic Gas & Elec. Co., 5%, 19  Public Service Corp. of N. J., 6%, Perpetual  Public Service Corp. of N. J., 5%, 1959  Public Service Corp. of N. J., 5%, 1914  United Electric Co. of N. J., 4%, 1949		1,000.00	78	39,000.00
RAILROAD STOCKS: —				
500 shs. Camden Horse R. R. Co		9,510.00	560 80	70,000.00
500 "Camden & Suburban	···· i	0,062.50 6,900.00	284	10,000.00 14,200.00
200 " Reading Co., com		5,662.50	168	16,800.00

		Book value.	Rate.	Market value.
700	shs. United N. J. R. R. R. & Canal Co	175,660.25	222	155,400.00
600	" West Jersey & Seashore	84,235.15	108	32,400.00
	BANK AND TRUST COMPANY STOCKS: -			
25	shs, Camden Safe Deposit & Trust Co	2,500.00	400	2,500.00
42		31,254.00	900	37,800.00
30	" Philadelphia National Bank	11,692.00	435	13,050.00
	MISCELLANEOUS STOCKS:			
400	shs. American Tel. & Tel. Co. of N. Y	57.362.50	128	49,200,00
9	" General Adjust. Bureau of N. Y	450.00	100	450.00
550	" Philadelphia & Camden Ferry Co	58,725.00	280	77,000.00
	Totals	\$1,851,497.71		\$1,778,096.00

## THE CAPITAL FIRE INSURANCE COMPANY OF CONCORD,

CONCORD, N. H.

Commenced Business, March, 1886.

CAPITAL STOCK

CHARLES L. JACKMAN, President.

FIRE --- 14

FREEMAN T. JACKMAN, Secretary.

Amount of capital paid up in case Amount of ledger assets December 31,		•	<b>\$</b> 752,288.98
IN	COME.		
	Fire.		
Gross prems. received during the year	<b>\$</b> 357,886.88		
Deduct reinsurance,			
\$106,171.16			
and return premiums,			
\$50,088.11	156,259.27		
Received for premiums		\$201,627.61	
Gross interest on mortgage loans	\$5,599.33		_
Gross interest on collateral loans	524.73		
Gross interest on bonds and divi-			
dends on stocks	26,486.51		
Gross interest on deposits	51.72		
Gross interest on certificate of de-			
posit	314.58		
Gross rents from company's prop-			
erty	6,287.89		
Total gross interest and rents		39,264.76	
From securities previously charged of		375.00	
Agents' balances previously charged	off	134.03	
Gross profit on sale or maturity of ledg	er assets, viz.:		
Bonds	\$225.75		
Stocks	1.29	227.04	
Total income		• • • • • • • • • • • • • • • • • • • •	241,628.44
Sum of both amounts			\$993,917.42

Fire.	
Gross amount paid policy-holders for	
losses (including \$27,735.26 occur-	
ring in previous years)	
\$460.37	,
for reinsurance in other companies,	
844.347.60	
and for discount,	
\$179.75 44,987.72	
·	
Net amount paid policy-holders for losses	\$96,796.30
Expenses of adjustment and settlement of losses	2,352.86
Commissions or brokerage	53,788.57
Allowances to local agencies for miscellaneous	
agency expenses	478.99
Salaries, \$2,466.63, and expenses, \$1,354.21, of	
special and general agents	3,820.84
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	12,848.17
Rents for company's occupancy of its own buildings	948.75
Advertising, \$669.91; printing and stationery,	
\$1,007.06	1,676.97
Postage, telegrams, telephone, and express	779.11
Legal expenses	730.05
Furniture and fixtures	13.10
Maps, including corrections	31.50
Underwriters' boards and tariff associations	2,359.37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,856.11
Inspections and surveys	2,850.11
Repairs and expenses (other than taxes) on real	21.00
estate	3,086.45
Taxes on real estate	873.74
State taxes on premiums	1,545.26
Insurance-department licenses and fees	899.00
Federal corporation tax	165.31
Corporation tax, State of Vermont	2,000.00
License tax	50.00
Notary fees	7.25
Certificates	1.50
Charter amendments	51.25

.....

Subscriptions to periodicals .....

Insurance and premiums on surety bonds......

Interest on borrowed money.....

Office expenses .....

Lighting

53.21

50.00

171.56

104.29

5,261.76

Paid stockholders for interest or dividen	ids (amount		
declared during the year)	•	16,400.00	
Gross loss on sale or maturity of ledger		ŕ	
Bonds		101.40	
Gross decrease, by adjustment, in boo	k value of		
ledger assets, viz.:			
Real estate	<b>\$4</b> ,710.67		
Bonds	10,000. <b>00</b>		
Stocks	3,250.00	17,960.67	
Total disbursements			228,285.20
Balance	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 765,632.22
LEDGE	R ASSETS.		
Book value of real estate		\$83,904.00	
Mortgage loans on real estate		116,114.50	
Loans secured by collateral (Schedule		8,500.00	
Book value of bonds, \$202,331.95, a	ınd stocks,		
\$300,979.64 (Schedule D)		503,311.59	
Cash in company's office		1,621.07	
Deposits in trust companies and bar			:
interest		19,693.80	•
Deposits in trust companies and banks		1,345.79	
Agents' balances, under three months du		30,748.70	
Agents' balances, over three months due		392.77	
Total ledger assets, as per balance.	· · · · · · · · · · · · · · · · · · ·	•••••	<b>\$</b> 765,632.22
NON-LEDGI	ER ASSETS.		
	Due.	Accrued.	
Interest on mortgages	\$124.50	\$1,428.49	
Interest on bonds		1,797.32	
Interest on bank balances	44.51		
Rents on company's property or lease	114.00	415.34	•
Total interest and rents due			
and accrued	*\$283.01	\$3,641.15	3,924.16
Gross assets		•••••	<b>\$76</b> 9,556.38
D-0.10- 100-00-0			
DEDUCT ASSETS Agents' balances, representing business w		D.	
to October 1, 1913		\$392.77	
Book value of real estate over market		704.00	
Book value of bonds and stocks over m		.01,50	
(Schedule D)		7,115.59	
Total			8,212,36
10081	• • • • • • • • • • • • •		
Total admitted assets			\$761,344.02

### LIABILITIES,

Gross losses adjusted and unpaid	\$2,971.76	
ber 31, not reported	24,920.22	
Gross claims for losses resisted	2,133.48	
Total	\$30,025.46	
Deduct reinsurance due or accrued	8,521.14	
Net amount of unpaid losses and claims		<b>\$</b> 21,5 <b>04.32</b>
Unearned premiums on fire risks		180,589.53
Interest due or accrued remaining unpaid		1,100,00
Salaries, rents, expenses, bills, accounts, fees, etc., du		54.00
Estimated federal, state and other taxes hereafter p		2,000.00
Due and to become due for borrowed money	•	100,000.00
Total liabilities, except capital	-	\$305,247.85
Capital paid up in cash		<b>4 ,</b>
Surplus over all liabilities		
Surplus as regards policy-holders		456,096.17
Total	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 761,344.02
RISKS AND PREMIUMS, 1913		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$36,476,843 33,229,928	\$403,514.64 357.886.88
Totals Deduct those expired and marked off as terminated	\$69,706,771 25,977,123	\$761,401. <b>52</b> 296,523.88

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Net amount in force December 31, 1913 .....

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$12,183,885	\$145,922.70	1-2	\$72,961.35
1912)	115,513	1.025.79	1-4	256.45
1913 Two years	111.131	847.24	3-4	635.43
19111	2,263,105	21.325.74	1-6	3,554.29
1912 Three years	5.408.566	47.584.33	1–2	23,792,17
1913	6.374.141	53.711.71	5-6	44,759.76
19101	63,772	559.74	1-8	69.96
1911 (	256,679	2,378.48	3-8	891.93
1912 Four years	165,415	1.512.74	58	945.46
1913 )	170,210	1,553.73	7–8	1,359.51
19091	395,790	4,577.18	1-10	457.72
1910	415,251	4,410.63	3-10	1,323.19
1911 Five years	779.594	7,829.39	1–2	3.914.70
1912	1,490,379	16,690,58	7-10	11.683.41
1913)	1,453,175	15,538.00	9-10	13,984.20
Totals	\$31,646,606	\$325,467.98		\$180,589.53

\$43,729,648 12,083,042

\$31,646,606

\$464,877.69 139,409.71

\$325,467.98

GENERAL INTER	ROGATORIES.	
largest gross aggregate amount insured in	any one hazard loc	ated
largest gross aggregate amount insured in anywhere in the United States, without ar reinsurance, whether the same be in admi	y deduction whatever	for
reinsurance, whether the same be in admi	tted or non-admitted	com-
panies? Total amount of the company's stock owner		
value?		swer 28,400.00
Total amount loaned to directors or other office	cers?	noer None.
Total amount loaned to stockholders not office	ers?	wer None.
any other insurance company?		swer None.
Total amount of the company's stock owner value?  Total amount loaned to directors or other office the stockholders not office. What interest, direct or indirect, has this company other insurance company?  Is a majority of the capital stock of this condirectly or indirectly, by any other corpor that this company guaranteed policies issued I now in force?	apany owned or contro	lled,
directly or indirectly, by any other corpor.	ation?	moer No.
now in force?		swer No.
•		
Business in Conn		Fire.
Gross risks written		\$102,425.00
Gross risks written	) reinsurance in compa	inies
authorized in Connecticut	• • • • • • • • • • • • • • • • • • • •	4,833.00
Net risks written		\$97,592.00
Gross premiums on risks written		\$1,117.59
Gross premiums on risks written Less \$17.25 return premiums, and \$38.21 pr companies authorized in Connecticut	remiums for reinsurance	e in
companies authorized in Connecticut	•••••	50.46
Net premiums received		\$1,067.13
Losses paid		\$0.00
Losses incurred	• • • • • • • • • • • • • • • • • • • •	\$0.00
<del></del>	<del></del>	
and the second		
Schedule C. Loans	on Collateral.	
T. 1. 17.1 61 6	Par value. Market va	lue. Amount loaned.
5 shs. Nat. St. Cap. B'K, Concord, N. H.	Par value. Market va \$500.00 \$1,17	5.00 \$1,000.00
90 * Swift & Co	Par value. Market va \$500.00 \$1,17 9,000.00 9,45	5.00 \$1,000.00 0.00 7,500.00
5 shs. Nat. St. Cap. B'K, Concord, N. H. 90 "Swift & Co	Par value. Market va \$500.00 \$1,17	5.00 \$1,000.00 0.00 7,500.00
90 " Swift & Co	Par value. \$500.00 \$1,17 9,000.00 \$9,500.00 \$10,62	\$1,000.00 7,500.00 5.00 \$8,500.00
Totals	Par value. \$500.00 \$1,17 9,000.00 \$9,500.00 \$10,62	5.00 \$1,000.00 0.00 7,500.00 5.00 \$8,500.00
Totals	Par value.	5.00 \$1,000.00 0.00 7,500.00 5.00 \$8,500.00 any. tate. Market value.
Totals	Par value.	5.00 \$1,000.00 7,500.00 5.00 \$8,500.00 iny. tate. Market value. 98 \$4,900.00
Totals	Par value.	5.00 \$1,000.00 0.00 7,500.00 5.00 \$8,500.00 any. tate. Market value.
Totals	Par value.	5.00 \$1,000.00 7,500.00  5.00 \$8,500.00  my. tate. 98 \$4,900.00 1,500.00 96 960.00 104 3,120.00
Totals	Par value.	5.00 \$1.000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  96 960.00  104 3,120.00  85 21,250.00
Totals	Par value.	5.00 \$1.000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  104 3,120.00  96 96.00  104 3,120.00  96 38,400.00  96 38,400.00  96 38,400.00  97 27,200.00
Totals	Par value.	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  Iny.  tate. 98 \$4,900.00 10,500.00 96 960.00 104 3.120.00 85 21,250.00 96 38,400.00 85 27,200.00 100 15,000.00
Totals	Par value.	5.00 \$1,000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  96 960.00  104 3,120.00  85 21,250.00  96 38,400.00  85 27,200.00  100 15,000.00  101 5,050.00
Totals	Par value. Market vs \$500.00 \$1,17 9,000.00 \$1,62 \$9,500.00 \$10,62 s owned by the Comp	5.00 \$1.000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  104 3,120.00  96 38,400.00  85 21,250.00  96 38,400.00  100 15,000.00  100 15,000.00  101 5,050.00  93 10,230.00
Totals	Par value. Market vs \$500.00 \$1,17 9,000.00 \$1,62 \$9,500.00 \$10,62 s owned by the Comp	5.00 \$1.000.00 7.500.00 \$8,500.00 iny. tate. Market value. 98 \$4,900.00 100 1,500.00 96 980.00 104 3,120.00 96 38,400.00 104 3,120.00 96 38,400.00 100 15,000.00 101 5,050.00 101 5,050.00 101 1,000.00 100 1,000.00 99 1,980.00
Totals	Par value. Market vs \$500.00 \$1,17 9,000.00 \$1,62 \$9,500.00 \$10,62 s owned by the Comp	5.00 \$1.000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  104 3,120.00  96 38,400.00  85 21,250.00  96 38,400.00  100 15,000.00  100 15,000.00  101 5,050.00  93 10,230.00
**Swift & Co.  **Totals**  **Schedule D. Bonds and Stock MUNICIPAL BONDS: —  Albany, N. Y., 4%, 1926 Concord, N. H., 3½%, 1914 Concord, N. H., 3½%, 1914 Concord, N. H., 3½%, 1919 New Rochelle, N. Y., 5%, 1921 New York City, 3½%, 1984 New York City, 4%, 1986 New York City, 4½, 1983 New York City, 4½%, 1960 Orange County, 4½%, 1960 Orange County, 4½%, 1920 Richmond, Va., 4%, 1944 Somersworth, N. H., 4%, 1915 September N. H., 4%, 1918 Syracuse, N. Y., 4½%, 1921	Par value. Market vs \$500.00 \$1,17 9,000.00 \$1,62 \$9,500.00 \$10,62 s owned by the Comp	5.00 \$1.000.00 7.500.00 \$8,500.00 iny. tate. Market value. 98 \$4,900.00 100 1,500.00 96 980.00 104 3,120.00 96 38,400.00 104 3,120.00 96 38,400.00 100 15,000.00 101 5,050.00 101 5,050.00 101 1,000.00 100 1,000.00 99 1,980.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00 \$8,500.00 5.00 \$8,500.00 iny. tate. Market value. 98 \$4,900.00 100 1,500.00 96 960.00 104 3,120.00 96 38,400.00 105 21,250.00 96 38,400.00 100 15,000.00 101 5,050.00 93 10,230.00 100 1,000.00 99 1,980.00 101 5,050.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  Iny.  tate.  98 \$4,900.00  1,500.00  96 960.00  1,250.00  85 21,250.00  85 27,200.00  100 15,000.00  101 5,050.00  93 10,230.00  101 1,980.00  101 5,050.00  99 1,980.00  101 5,050.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00 104 3,120.00 96 960.00 104 3,120.00 96 38,400.00 101 5,000.00 101 5,000.00 101 5,050.00 101 5,050.00 100 1,000.00 100 1,000.00 101 5,050.00 101 5,050.00 100 1,000.00 100 1,000.00 101 5,050.00 101 5,050.00 101 1,000.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  85 21,250.00  85 27,200.00  101 5,050.00  101 5,050.00  100 1,980.00  101 5,050.00  101 5,050.00  101 5,050.00  102 1,000.00  103 10,230.00  104 4,700.00  105 1,460.00  73 1,460.00  87 870.00
**Swift & Co.  **Totals**  **Schedule D. Bonds and Stock MUNICIPAL BONDS: —  Albany, N. Y., 4%, 1926 Concord, N. H., 3½%, 1914 Concord, N. H., 3½%, 1914 Concord, N. H., 3½%, 1919 New Rochelle, N. Y., 5%, 1921 New York City, 3½%, 1984 New York City, 4%, 1986 New York City, 4½, 1983 New York City, 4½%, 1960 Orange County, 4½%, 1960 Orange County, 4½%, 1920 Richmond, Va., 4%, 1944 Somersworth, N. H., 4%, 1915 September N. H., 4%, 1918 Syracuse, N. Y., 4½%, 1921	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00 104 3,120.00 96 960.00 104 3,120.00 96 38,400.00 101 5,000.00 101 5,000.00 101 5,050.00 101 5,050.00 100 1,000.00 100 1,000.00 101 5,050.00 101 5,050.00 100 1,000.00 100 1,000.00 101 5,050.00 101 5,050.00 101 1,000.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00 100 1,100.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$9,000.00 \$9.45 \$1.62 \$9,500.00 \$10.62 \$1	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  100 1,500.00  85 21,250.00  85 27,200.00  101 5,050.00  101 5,050.00  100 1,980.00  101 5,050.00  101 5,050.00  101 5,050.00  102 1,000.00  103 10,230.00  104 4,700.00  105 1,460.00  73 1,460.00  87 870.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.40	5.00 \$1.000.00 7.500.00 \$8,500.00 5.00 \$8,500.00 5.00 \$8,500.00 5.00 \$1,500.00 96 960.00 100 1,500.00 96 38,400.00 101 5,000.00 100 15,000.00 100 15,000.00 100 100.00 100 100.00 100 100.00 100 100.00 100 100.00 100 100.00 100 1,400.00 100 1,460.00 100 1,460.00 100 1,500.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00 104 3,120.00 96 960.00 104 3,120.00 96 38,400.00 101 5,000.00 101 5,000.00 101 5,000.00 101 5,000.00 101 5,000.00 100 1,000.00 100 1,000.00 101 5,050.00 99 1,980.00 101 5,050.00 99 1,980.00 101 5,050.00 99 1,980.00 101 5,050.00 73 1,460.00 87 870.00 72 5,040.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate.  98 \$4,900.00  1,500.00  85 21,250.00  85 27,200.00  100 15,000.00  101 5,050.00  100 1,000.00  100 1,000.00  93 10,230.00  101 5,050.00  94 4,700.00  100 1,100.00  94 4,700.00  100 1,100.00  73 1,460.00  72 5,040.00  86 860.00  98 980.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7,500.00  5.00 \$8,500.00  iny.  tate. Market value. 98 \$4,900.00 100 1,500.00 96 960.00 104 3,120.00 96 38,400.00 85 21,250.00 96 38,400.00 97 10,000.00 101 5,050.00 100 1,000.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 102 3,000.00 103 1,400.00 104 4,700.00 105 1,400.00 106 1,100.00 107 3 1,400.00 108 7870.00 72 5,040.00 109 98 980.00 99 980.00 990 2,700.00 90 775 8,750.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  1,500.00  96 960.00  1,500.00  96 38,400.00  100 15,000.00  95 27,200.00  100 15,000.00  97 1,980.00  101 5,050.00  99 1,980.00  101 5,050.00  99 1,980.00  101 5,050.00  99 1,980.00  90 1,460.00  86 860.00  86 880.00  98 980.00  990 2,700.00  75 3,750.00  87 2,610.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00  1,500.00  96 960.00  1,500.00  96 38,400.00  100 15,000.00  95 27,200.00  100 15,000.00  97 1,980.00  101 5,050.00  99 1,980.00  101 5,050.00  99 1,980.00  101 5,050.00  99 1,980.00  90 1,460.00  86 860.00  86 880.00  98 980.00  990 2,700.00  75 3,750.00  87 2,610.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00 104 3,120.00 96 960.00 104 3,120.00 96 38,400.00 105 527,200.00 100 15,000.00 101 5,050.00 100 1,000.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 102 1,000.00 103 1,460.00 87 870.00 72 5,040.00 88 880.00 98 980.00 98 980.00 98 980.00 90 2,700.00 75 8,750.00 100 10,000.00 100 5,000.00 100 5,000.00 100 10,000.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00 5.00 \$8,500.00  iny.  tate.  98 \$4,900.00 100 1,500.00 96 960.00 104 3,120.00 96 38,400.00 85 21,250.00 96 38,400.00 97 15,050.00 100 15,000.00 101 5,050.00 100 1,980.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 102 1,980.00 103 1,100.00 104 4,700.00 105 1,100.00 106 1,100.00 107 3 1,460.00 107 3 1,460.00 108 98 980.00 109 98 980.00 100 100.000.00 100 100.000.00 100 10,000.00 100 10,000.00
## Swift & Co.    Totals	Par value. \$500.00 \$1.17 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.17 \$1.48 \$1.00 \$1.18	5.00 \$1.000.00 7.500.00  5.00 \$8,500.00  iny.  tate. Market value.  98 \$4,900.00 104 3,120.00 96 960.00 104 3,120.00 96 38,400.00 105 527,200.00 100 15,000.00 101 5,050.00 100 1,000.00 101 5,050.00 101 5,050.00 101 5,050.00 101 5,050.00 102 1,000.00 103 1,460.00 87 870.00 72 5,040.00 88 880.00 98 980.00 98 980.00 98 980.00 90 2,700.00 75 8,750.00 100 10,000.00 100 5,000.00 100 5,000.00 100 10,000.00

	Railboad Stocks: —	Book value.	Rate.	Market value.
100 sha	Atchison, Topeka & Santa Fé, com Boston & Maine, com	10,394.38	94	9,400.00
38 "	Boston & Maine, com.	4,558.12	43	1,419.00
30 "	Chi. Junc. R. R. and Union St'k Y'd, pref.	3,537.50	105	3,150.00
30	Chicago Milwankaa & St. Pani com	3,868.75		3,000.00
45 "	Chicago Northwestern, com	6,312.50	129	5,805.00
20	Concord & Montreal, class 4	3,011.10		2,500.00
40	Delaware & Hudson Co	6,390.00	153	6,120.00
<i>7</i> ±	Great Northern, pref	12,097.50	127	11,938.00
10 " 68 "	Great Northern, pref. (80% paid)	814.43 9,136.18	107 108	1,070.00 7,344.00
10 "	Illinois Central	1,396.25		1,310.00
25 "	Manhattan Elevated Massachusetts Electric Co., pref. New York Central & Hudson River New York, New Haven & Hartford Northern Pacific	1,836.50	66	1,650.00
60 "	New York Central & Hudson River	6,557.50		5,580.00
35 "	New York, New Haven & Hartford	4,471.87	76	2,660.00
45 "	Northern Pacific	5.571.88	109	4.905.00
50 "		2,734.37	110	2,750.00
120 "	Southern Pacific	12,456.25	90	10,800.00
- 8 *	Southern Pacific (Certificate of Interest)	736.00	95	760.00
30 "	Union Pacific, com	4,802.50	158	4,740.00
	BANK STOCKS:			
14 sha		4,446.75	350	4,900.00
150 "	First National, Concord, N. H	22,000.00	160	24,000.00
10 "	National of Lebanon, N. H.	1,200.00	140	1,400.00
148 "	National of Lebanon, N. H Nat. State Capital Bank, Concord, N. H.	84,334.00	240	35,520.00
	MISCELLANEOUS STOCKS: —	0.045.00	00	2.760.00
	. Amer. Agricultural Chemical Co., pref.	2,845.00	92	3,880.00
40	American Locomotive Co., prei	0,101.00	97 114	9,120.00
80 " 166 "	American Locomotive Co., pref American Sugar Refining Co., pref American Telephone & Telegraph Co	10 221 22	121	20,086.00
16 "	American Tobacco Co., pref	1,600.00	104	
64 "	American Woolen Co., prof.	5,693.76	77	4,928.00
78 "	American Woolen Co., pref	3.900.00	77 61	4,758.00
22 "	Concord Axle Co	5,693.76 8,900.00 2,506.00	120	2,640.00
58 "	Concord Electric Co., com	5,417.25	80	4,640.00
31 "	Concord Electric Co., pref	8,313.00	95	2,945.00
93 "	Concord Real Estate Co	6,970.00	75	6,975.00
20 "	Federal Sugar Refining Co., pref	1,702.50	77	1,540.00
~ ~	General Adjustment Bureau	100.00	100	100.00
OT	General Electric Co Liggett & Myers Tobacco Co., pref	8,916.00	141 113	11,421.00 452.00
	Liggett & Myers Tobacco Co., prei	400.00 300.00	112	336.00
	P. Lorillard Company, pref	3,890.00	212	4,664.00
22 "	Nachua Manufacturing Co	1,162.50	110	
<b>5</b> "	National Surety Co	825.00	175	875 00
. 8 "	Nashua Manufacturing Co	500.70	94	470.00
175 "	Page Belting Co	10,229.00	100	8,750.00
29 "	Phenix Mutual Fire Insurance Co., com.	2,900.00	100	2,900.00
56 "	Phenix Mutual Fire Insurance Co., pref.	5,600.00	100	5,600.00
25 "	Prescott Piano Co., pref	1,250.00	50	1,250.00
82 "	Pullman Co	7,830.55	153	12,546.00
15 "	Stonega Coke & Coal Co., com	450.00	30	450.00
75 ::	Swift & Co.	7,732.50	106 50	7,950.00 250.00
ъ	The Woodbury E. Hunt Co	500.00 500.00	100	KAA AA
5 " 31 "	Underwriters Salvage Co., Chicago United Fruit Co	4,610.95	165	5,115,00
60 "	United Shoe Machinery Co. nref	1,913.75	116	1,740.00
85 "	United Shoe Machinery Co., pref United States Steel Co., pref		106	9.010.00
10 "	Virginia-Carolina Chemical Co., pref.	1,211.25	99	990.00
10 "	Western Adjustment and Inspection Co.	140.00	99 200	200.00
20 "	United States Steel Co., pref	1,787.50	58	1,160.00
	Totals	\$503,311.59		\$496,196.00

Schedule X. Unlisted Assets.

Date dropped from statement.

Cent. Loan and Land Co., deb., Dec. 31, 1910

Date dropped from value.

Par value.

cost, Dec. 31, 1918.

\$760.00

\$760.00

Unknown.

F. M. RICE, Secretary.

## CENTRAL NATIONAL FIRE INSURANCE COMPANY,

### CHICAGO, ILL.

## Commenced Business, March 8, 1909.

JAMES B. HOBBS, President.

CAPITA	L STOCK.		
Amount of capital paid up in cash.		\$200,000.00	
Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	\$701,161.65
INC	COME.		
Gross prems. received during the year Deduct reinsurance, \$357,048.57.	Fire. \$524,654.13		
and return premiums,			
\$114,578.45	471,627.02		
Received for premiums		\$53,027.11	
0.0	<b>\$4,35</b> 1.24		
Gross interest on bonds and divi-			
dends on stocks	21,376.16		
Gross interest on deposits	749.71		
Gross interest on bills receivable	136.79		
Total gross interest		26,613.90	
Recovered on items previously charg	ed to profit		
and loss		651.48	
Recovered from sale of furniture and i		581.45	
Gross profit on sale or maturity of ledge	er assets, viz.:		
Bonds	•••••	872.30	
Total income	- ••••••		81,746.24
Sum of both amounts		- 	\$782,907.89

Gross amount paid policy-holders for		• :
losses (including \$54,491.46 occur-		
ring in previous years) \$378,113.93		
Deduct amount received for salvage,		
\$552.55		
and for reinsurance in other com-		
panies,		
7. 24 (3.22) 70 (4.4)		
\$79,577.48 80,130.03		
Net amount paid policy-holders for losses	\$297,983.90	
Expenses of adjustment and settlement of losses	10,421.52	
Commissions or brokerage	8,344.65	
Salaries, \$7,911.63, and expenses, \$9,092.47, of	•,	
special and general agents	17,004.10	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	43,481.08	
Rents	5,931.28	•
Advertising, \$592.06; printing and stationery,		
\$4,122,04	4,714.10	
Postage, telegrams, telephone, and express	4,339.73	
Legal expenses	2,547.22	
Maps, including corrections	56.65	
Underwriters' boards and tariff associations	5,923.44	
Fire department, fire patrol and salvage corps as-	-	
sessments, fees, taxes and expenses	1,853.81	
Inspections and surveys	711.49	
Taxes on real estate	10.24	
State taxes on premiums	9,266.17	
Insurance-department licenses and fees	6,665.80	
Special assessment	120.64	
Miscellaneous expense, alterations to office, rein-		
surance schedules and incidental office expense	6,472.76	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	11,214.68	
- I		
Total disbursements		420,373. <b>96</b>
	•	<del></del>
Balance	• • • • • • • • • • • •	<b>\$</b> 362,533.93
- np app 4 aarma		
LEDGER ASSETS.	<b>\$100.00</b>	
Book value of real estate	\$100.00	
Mortgage loans on real estate	64,580.00	
Book value of bonds, \$210,208.48, and stocks,	017 000 40	
\$7,700.00 (Schedule D)	217,908.48	
Cash in company's office	<b>3,698.43</b>	

Deposits in trust companies and bank	s not on		
interest		4,411.02	
Deposits in trust companies and banks of		21,948.63	
Agents' balances, under three months due		37,643.77	
Agents' balances, over three months due.		5,955.58	
Bills receivable, taken for fire risks		6,288.02	
Delication of the state of the			
Total ledger assets, as per balance	••••		<b>\$</b> 362,5 <b>33.9\$</b>
NON-LEDGE	ASSETS.		
	Due.	Accrued.	
Interest on mortgages	\$530.00	<b>\$</b> 972. <b>6</b> 2	
Interest on bonds		3,826.74	
Interest on certificate of deposit	• • • • •	111.30	
Rents on company's property or lease	• • • • •	489.50	
		<del></del>	
Total interest and rents due and			
accrued	<b>\$</b> 530.00	<b>\$</b> 5,400.16	5,930.16
Accrued profits local agency			5,232.54
Accrued profits general agency	• • • • • • • • • • • • • • • • • • • •		959.25
Accrued expense due company from Doug	glas Bros. &	Rice	390.07
Gross assets			\$375,045.95
			• • • • • • • • • • • • • • • • • • • •
DEDUCT ASSETS	NOT ADMITTE	D.	
Agents' balances, representing business wr	itten prior		
to October 1, 1913	-		
Bills receivable, past due, taken for marin		\$5,955.58	
and fire risks		<b>\$</b> 5,955.58	
	ne, inland,	\$5,955.58 3,475.09	
Book value of bonds and stocks over man	ne, inland,		
Book value of bonds and stocks over material (Schedule D)	ne, inland, rket value		
(Schedule D)	ne, inland, rket value	3,475.09	
•	ne, inland, rket value	3,475.09 9,495.60	
(Schedule D)	rket value	3,475.09 9,495.60 382.89	19,309.16
(Schedule D)	rket value	3,475.09 9,495.60 382.89	19,309.16 \$355,736.79
(Schedule D)  Deposits in Carnegie Trust Co	rket value	3,475.09 9,495.60 382.89	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co	ne, inland,rket value	3,475.09 9,495.60 382.89	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets	rket value	3,475.09 9,495.60 382.89 	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets	rket value	3,475.09  9,495.60 382.89	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets	rket value	3,475.09 9,495.60 382.89 	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets  LIABILI  Gross losses adjusted and unpaid  Gross claims for losses reported and unsafeross claims for losses resisted	rket value	3,475.09  9,495.60 382.89  \$14,902.18 14,146.75 700.00	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets  LIABILI  Gross losses adjusted and unpaid  Gross claims for losses reported and unsafted and	rket value	\$14,902.18 14,146.75 700.00	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets  LIABILI  Gross losses adjusted and unpaid  Gross claims for losses reported and unsafeross claims for losses resisted	rket value	3,475.09  9,495.60 382.89  \$14,902.18 14,146.75 700.00	<del></del>
(Schedule D)  Deposits in Carnegie Trust Co.  Total  Total admitted assets  LIABILI  Gross losses adjusted and unpaid  Gross claims for losses reported and unsafted and	rket value  TRIES.  Adjusted.	\$14,902.18 14,146.75 700.00 \$29,748.93 10,181.12	<del></del>

Unearned premiums on fi Salaries, rents, expenses, Estimated federal, state a	bills, accounts, fe	es, etc., due	or accrued	59,533.04 135.94 1,500.00
Total liabilities, exce Capital paid up in cash. Surplus over all liabiliti	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · ·		<b>\$</b> 80,73 <b>6</b> .7 <b>9</b>
Surplus as regards p	olicy-holders		• • • • • • • • • • • • • • • • • • • •	275,000.00
Total				\$355,736.79
	RISKS AND PREM. FIRE.	IUMS, 1913.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during t	he year		\$63,907,625 39,629,579	\$732,160.47 524,654.13
Totals Deduct those expired and ma	arked off as termina	ted	\$103,537,204 48,830,352	\$1,256,814.60 544,069.04
In force at the end of the Deduct amount reinsured	he year 1913		\$54,706,852 45,180,831	\$712,745.56 597,196.10
Net amount in force De	ecember 81, 1913		\$9,526,021	\$115,549.46
	ULATION OF FIRE R			
Year. Written. Term.	Amount.	Gross premit charged.	ms Unearned.	Premiums unearned.
1012 One week on less	\$5,465,640	\$77,730	).75 1-2	\$38,865.38
1912 } 1913   Two years	45.086	391	1.47 1-4 7.77 8-4	97.87
1913 (Two years 1911 )	23,895 953 208	7,920		155.8 <b>5</b> 1,320.16
1912 } Three years	23,895 953,208 1,145,773	10,053	3.98 Î <u>–</u> 2	5,026.99
1913	1,403,980	12,340	).65 5 <del>-</del> 6	10,283.90
1910	12,349 6,500	188 49	0.28 1-8 0.20 3-8	23.16 18.45
1912 [ Four years	500	4	1.50 <b>5–8</b>	2.85
1913 J . 1909 J	5,667 9,742 114,117	58	3.59 7-8 3.82 1-10	46.83 15.83
1910	114.117	1.606	i.54 S-10	481.9 <b>5</b>
1911 } Five years	174,377	2,271	25 12	1,135.63
1912   1913	86,918 78,269	1,317 1,263	7.06 7-10 3.13 9-10	921.90 1,136.7 <b>9</b>
_				
Totals	\$9,526.021	\$115,549		\$59,538.04
T	GENERAL INTERR	OGATORIES	3. 	•
Largest gross aggregate a anywhere in the United reinsurance, whether the	States, without any	any one no deduction	whatever for	
reinsurance, whether the	same be in admitt	ed or non-s	dmitted com-	******
panies?	anv's stock owned	by the dire		\$40,000.00
				71,050.00
Total amount loaned to dire	ctors or other office	3rs?	Answer	None. None.
What interest, direct or indi	rect, has this compa	ny in the ca	pital stock of	
Total amount loaned to dire Total amount loaned to stor What interest, direct or indi- any other insurance com- line amounts of the central	pany?		Answer	None.
directly or indirectly, by	any other corporati	on?	Answer	No.
Has this company guarantee	ed policies issued by	any other	company, and	
now in force?	• • • • • • • • • • • • • • • • • • • •		Answer	No.
1	Business in Conne	стісот, 1918	<b>.</b>	Fire.
Gross risks written Less \$51,831.00 risks can				\$518,318.00
Less \$51,831.00 risks car panies authorized in	iceled, and \$108,86 Connections	2.00 reinsur	ance in com-	155,693.00
Net risks written	• • • • • • • • • • • • • • • • • • • •	••••••	• • • • • • • • • • • • • • • • • • • •	\$362,620.00

Gross premiums on risks written	Fire. \$5,875.04
in companies authorized in Connecticut	1,542.87
Net premiums received	\$4,332.17
Less losses on risks reinsured in companies authorized in Connecticut	\$5,139.95 1,643.90
Net losses paid	\$3,496.05
Losses incurred	\$5,139.95 1,643.90
Net losses incurred	\$3,496.05

#### Schedule D. Bonds and Stocks owned by the Company.

Schedule D. Bonds and Stocks owns	d by the Com	pany.	
COUNTY AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Batavia, Ill., 41/2 %, Serially	\$5,191.40	98 74	\$4,943.75
Bureau Co., Ill., 5%, Serially	7,659.40	103%	7,253.75
Chicago, 4¼%, 1918	5,240.00	101	5,050.00
Chicago, 41/4 %, 1924	16,087.50	102	15,300.00
Cook Co., Ill., 5%, Serially	10,869.80	104	10,400.00
Cook Co., Ill., 4½%, 1918 East St. Louis, 4½%, 1928	3,107.10	100	3,000.00
East St. Louis, 41/2 %, 1928	10,787.50	1011/4	10,112.50
Herrin, III., 5%, 1929	539.55	103%	519.38
Herrin, Ill., 5%, 1930 Kane Co., Ill., 41, %, 1926	4,328.00	104	4,160.00
Kane Co., Ill., 41/4 %, 1926	2,065.00	99	1,980.00
Kane Co., Ill., 414 %, 1927	3,105.00	99	2,970.00
Kane Co., Ill., 4%, 1931	9,850.00	94	9,400.00
Kaw Valley, Kans., 5%, 1940	5,196.50	1011/3 98%	5,075.00
La Salle Co., Ill., 41/2%, Serially	10,307.20	98%	9,875.00
New fork City, 4%, 1959	5,028.12	96	4,800.00
Oklahoma City, Okla., 5%, 1984	5,359.00	102	5,100.00
Peorla, Ill., 4%, 1928	5,162.50	9614	4,812.50
Peoria, Ill., 4%, 1926	5,150.00	96% 95%	4,837.50
Rockford, Ill., 4%, 1929	10,325.00	95%	9,562.50
Rossville, Ill., 6%, Serially	5,525.50	1091	5,456.25
St. Clair Co., Ill., 5%, 1914	2,048.60	99 % 96 %	1,995.00
8t. Clair Co., Ill., 5%, 1921	4,220.00	96 %	3,875.00
St. Clair Co., Ill., 5%, 1924	1,060.00 5.312.50	96% 96	963.75
Henderson Co., Ill., 5%, Serially			4,800.00
Toulon, Ill., 5%, Serially	5,728.86 10.728.00	101 1/3 103 1/3	5,481.00 10,312.50
Westchester Co., N. Y., 4%, 1914	993.00	99%	997.50
Westchester Co. N. V. 40%, 1018	990.90	99 %	997.50
Westchester Co., N. Y., 4%, 1915 Westchester Co., N. Y., 4%, 1916	988.80	99 %	997.50
Williamson Co., Ill., 41/2 %, Serially	10,450.00	99 12	9,925.00
7,2,70, 001,011,011,011	20,100.00	00 /4	0,020.00
RAILROAD BONDS:			
Waterloo, Cedar Falls & Northern, 5%, 1940	4,782.50	92	4,600.00
Western Ohio, 5%, 1921	1,890.00	93	1,860.00
Wichita Falls & N. W., 5%, 1940	4,875.00	93	4,650.00
MISCELLANEOUS BONDS:			
	E 000 00	97	4 080 00
Butte Electric and Power Co., 5%, 1951 Craig Mountain Lumber Co., 6%. 1918	5,000.00 5.500.00	100	4,850.00 5,500.00
Kilwaukee Western Fuel Co., 5%. 1916	500.00	100	500.00
San Joaquin Light & Power Corp., 5%, 1950	4.756.25	90	4.500.00
Western States Gas & Electric Co., 5%, 1941	9.500.00	98	9.300.00
Western Deates Gas & Discuss Co., 078, 1041	0,000.00	00	2,500.00
BANK STOCKS:			
50 shs. Merchants & Migrs., Milwaukee, Wis	6,000.00	100	6,000.00
Miscellaneous Stocks:			
150 shs. Douglas Bros. & Rice, Chicago, Ill	1.500.00	100	1,500.00
1 sh. West. Adjust. & Insp Co., Chicago, Ill	200.00	100	200.00
Totals	<b>\$217,9</b> 08.48		\$208,412.88

# CITIZENS INSURANCE COMPANY OF MISSOURI,

### ST. LOUIS, MO.

### Commenced Business, February, 1837.

CHAS. E. CHASE, President.

P. O. CROCKER, Secretary.

### CAPITAL STOCK.

Amount of capital paid up in cash \$200,000.00	
Amount of ledger assets December 31, 1912	<b>\$</b> 87 <b>6</b> ,680.5 <b>5</b>

#### INCOME.

IN	COME.		
Fire.	Marine and Inland.		
Gross prems. received			
during the year \$1,892,823.16	<b>\$</b> 2,97 <b>6</b> .82	_	
Deduct reinsurance,		·	
\$1,131,457.61 and return premiums,			
<b>\$</b> 306,390.42 1,437,456.61	391.42		
Received for prems. \$455,366.55	\$2,585.40	\$457,951.95	
Gross interest on mortgage loans	\$5,360.00		
Gross interest on bonds and divi-			
dends on stocks	25,596.57		
Gross interest on deposits	1,238.58		
Total gross interest		32,195.15	
Conscience money		33.59	
Agents' balances previously charged of	•	12.61	
Total income	•		490,1
Sum of both amounts			\$1 288 Q

93.30

	DISDUMS	CHILDIA TO.		
Gross amount paid	Fire.	farine and Inland.		
policy-holders for				
losses (including				
\$193,165.16 occur-				
ring in previous				
•	178,809.54	\$3,986.28		
Deduct amount re-				
ceived for salvage,				
\$11,694.71, and		•		
for reinsurance in				
other companies,				
	851,744.32			
Net amount paid				
policy-holders for losses 8	327,065.22	\$3,986.28	\$331,051.50	
Expenses of adjustment an	•		6,841.02	
Commissions or brokerage			85,069.95	
Salaries, \$10,649.74, and			00,000.00	
special and general age	•	-	22,010.01	
Salaries, fees, and all of			,0_0.00	
directors, trustees, and h	•	-	9,219.04	
Rents	•	. •	1,847.77	
Advertising, \$482.31; pr			-,	
\$2,181.66	•	•	2,663.97	
Postage, telegrams, telepho	ne, and expre	ås	2,693.58	
Legal expenses			263.97	
Furniture and fixtures		· · · · · · · · · · · · · · · ·	211.89	
Maps, including correction	ns	· · · · · · · · · · · · ·	372.80	
Underwriters' boards and	tariff associat	ions	7,941.43	
Fire department, fire patr	ol and salvage	corps as-		
sessments, fees, taxes an	d expenses		2,837.01	
Inspections and surveys			567.15	
State taxes on premiums.			10,906.57	
Insurance-department licen			3,604.12	
Municipal and county taxe	s and fees		4,567.99	
Commercial ratings			160.37	
Ice water and toilet suppl	ies	• • • • • • • • •	147.25	
Insurance on company's in			61.87	
Newspapers and periodicals			<b>31.26</b>	
Paid stockholders for inter-				
declared during the year	•		23,000.00	
Agents', balances charged			40.93	
Gross loss on sale or matur				
Bonds	• • • • • • • • • • • • • • • • • • • •		3,062.50	
Total disbursements .				519,173.95
Balance	• • • • • • • • • • • • • • • • • • • •			\$847,699.90

LEDGER ASSETS.	
Mortgage loans on real estate	
Book value of bonds, \$495,168.75, and stocks,	
\$825.00 (Schedule D) 495,993.75	
Deposits in trust companies and banks, not on	
interest 4,547.99	
Deposits in trust companies and banks, on interest 81,548.32	
Agents' balances, under three months due 167,452.96	
Agents' balances, over three months due 2,456.88	
Total ledger assets, as per balance	\$847,699.90
NON-LEDGER ASSETS. Acquied.	
Interest on mortgages	
Interest on bonds	
Total interest accrued	8,351.07
Gross assets	\$856,050.97
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written prior	
to October 1, 1913	
Book value of bonds and stocks over market value	
(Schedule D) 42,753.75	
Total	45,210.63
Total admitted assets	\$810,840.34
LIABILITIES.	•
Gross losses adjusted and unpaid \$58,981.33	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to Decem-	
ber 31, not reported	
Gross claims for losses resisted	
Total	
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$40,370.83
Unearned premiums on fire risks \$405,347.88	•
Unearned premiums on inland navigation risks 1,410.64	
Total unearned premiums	406,758.52
Estimated federal, state and other taxes hereafter payable	4,500.00
Total liabilities, except capital	\$451,629.35

Capital paid up in cash	\$200,000.00 159,210.99	
Surplus as regards policy-holders		359,210.99
Total		\$810,840.34

#### SPECIAL DEPOSITS.

(Showing	deposits	not	held	for	protection	of	all	policy-holder	rs.)	
							M	arket value	Corresponding	

State, Country, 1 Georgia			of deposit. \$9,800.00 9,425.00	liabilities. \$15,969.59 12,694.70
	RISKS AND P	REMIUMS, 1913.		
	Fı	RE.	MARINE AN	D INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	\$249,786,024	\$2,880,527.89	<b>\$299,</b> 805	\$8,238.89
the year	162,067,971	1,892,823.16	126,885	2,976.82
Totals	\$411,853,995	\$4,773,351.05	\$425,690	\$11,215.71
marked off as terminated	200,294,897	2,874,807.46	327,033	8,894.43

\$2,898,543.59 1,627,895.35 \$98,657 0.00 \$2,821.28 0.00

\$2,821.28

December		\$72,057,507	\$770,648.24	\$98,657

RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

\$211,559,598 189,502,091

In force at the end of the year 1913 . . . . Deduct amount reinsured. .

Year. Written. Term.	Amount.	Gross premiums charged.	Uncarned.	Premiums unearned.
1913 One year or less	\$23,524,326	\$294,869.07	1-2	\$147,434.54
1912 ] _	87,423	1.896.64	1-4	474.16
1913 Two years	134,263	1,410.38	3 <del>-4</del>	1,057.79
1911 )	10.108.117	98,849.75	16	16,474.96
1912 Three years	11,273,981	112,842.17	1–2	56,421.09
1913	14,648,662	140,264.41	5–6	116,887.01
1910)	28,551	414.18	1–8	51.77
1911 (	18,135	266.81	3-8	100.05
1912 Four years	29,206	367.88	5–8	229.93
1913	68,222	<b>547.9</b> 0	7–8	479.41
1909 ]	2,507,385	17,793.30	1–10	1,779.33
1910	2,806,442	19,028.23	3-10	5,708.47
1911 } Five years	2,110,329	25,851.89	1-2	12,925.95
1912	2,216,558	26,488.25	7-10	18,541.78
1913 ]	2,495,907	29,757:88	9-10	26,781.64
Totals	\$72,057,507	\$770,648.24		\$405,347.88

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer
Total amount of the company's stock owned by the directors at par
_ value?
Total amount loaned to directors or other officers?
Total amount loaned to stockholders not officers?
What interest, direct or indirect, has this company in the capital stock of
any other insurance company?
Is a majority of the capital stock of this company owned or controlled.
directly or indirectly, by any other corporation?
The this company managed a little leaved by one other company and
Has this company guaranteed policies issued by any other company, and
now in force?

\$20,000.00 900.00 None. None. Yes. No.

Business in Connecticut			Fire.
Gross risks written	rance in com	panies	<b>\$2,9</b> 94.632.00
authorised in Connecticut	• • • • • • • • • • •	····· _	601,597.00
Net risks written	• • • • • • • • • •		<b>\$2,</b> 893,035.00
Gross premiums on risks written	ms for reins	UTANCA	\$32,007.89
in companies authorized in Connecticut			3,833.87
Net premiums received			\$28,174.02
Less losses on risks reinsured in companies author	ised in Conn	ecticut	\$9,898.94 0.00
Net losses paid	• • • • • • • • • •		\$9,893.94
Less losses on risks reinsured in companies author	ized in Conn	ecticut	\$9,046.05 0.00
Net losses incurred		· · · · · · · · · · · ·	\$9,046.05
Schedule D. Bonds and Stocks owned			Manhad malas
STATE, COUNTY, AND MUNICIPAL BONDS: — New York City, 4¼%, 1960	<b>\$5.100.00</b>	Rate. 1	Market value. \$5,000.00
Richmond Va. 4% 1943	992.50	92	920.00
State of Georgia, 31/2 %, 1918	9,900.00	98	9,800.00
St. Louis, 4%, 1928	108,581.25 9,765.00	99 1/2 81	104,475.00 8,505.00
RAILROAD BONDS:			
Baltimore & Ohio, 3½%, 1925	67,875.00	871/3 104 %	65,625.00
Chesapeake & Ohio, 5%, 1939	47,500.00	104 %	41,900.00
International & Great Northern, 6%, 1919	28,500.00 57,765.00	103 79	25,875.00 49,440.00
Iowa Central 5%, 1938	28.656.25	87	21,750.00
Louisville, Henderson & St. Louis, 5%, 1946	87,187.50	102	85,700.00
Missouri-Pacific, 6%, 1920	17,475.00	102	15,300.00
New York, New Haven & Hartford, 6%, 1948 Southern Ry. (Memphis Div.), 5%, 1996	39,477.50 36.393.75	105% 104	31,725.00 36,400.00
	30,333.10	104	30,400.00
MISCELLANBOUS STOCKS: —	<b>FO</b> 22	400	<b>70</b> 00
1 sh. Gen. Adjustment Bureau, New York 3 shs. Southern Adjustment Bureau. Atlanta	50.00 150.00	100 100	50.00 150.00
5 " Underwriters' Salvage of Chicago	500.00	100	500.00
1 sh. Western Adj. & Insp. Co., Chicago	125.00	125	125.00
Totals	\$495,993.75		\$453,240.00

# CITY OF NEW YORK INSURANCE COMPANY.

# NEW YORK, N. Y.

# Commenced Business, April, 1905.

MA TOP	Δ	WHITE	Procident	

FIRE --- 15

J. CARROLL FRENCH, Secretary.

Amount of capital paid up in cash			
Amount of ledger assets December 31, Increase of paid-up capital during the			
Extended at			<b>\$</b> 1,631,281.38
IN	COME.		
	Fire.		
Gross prems. received during the year Deduct reinsurance, \$322,483.21	\$1,201,213.80		
and return premiums,			
• •	573,654.27		
Received for premiums		\$627,559.53	
Gross interest on mortgage loans Gross interest on bonds and divi-	\$10,427.78		
dends on stocks	43,994.61		
Gross interest on deposits	1,449.48		
Total gross interest		55,871.87	
stock at price of \$200.00 per share.		80,000.00	
Agents' balances previously charged o	ff	37.97	
Gross profit on sale or maturity of led	ger assets, viz.	:	
Bonds	\$140.62		
Stocks	391.81	532.43	·
Total income			764,001.80
Sum of both amounts	• • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$2,395,283.18

Gross amount paid policy-holders		
for losses (including \$61,101.31		
occurring in previous years) \$590,519.35	•	
Deduct amount received for salvage,		
\$5,187.86		
for reinsurance in other companies,		
\$208,336.07		
and for discount,		
\$578.14 214,102.07		
φυιο.1±		•
Net amount paid policy-holders for losses	\$376,417.28	
Expenses of adjustment and settlement of losses	7,989.15	
Commissions or brokerage	118,639.55	
Salaries, \$9,346.59, and expenses, \$6,439.50, of		
special and general agents	15,786.09	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	71,981.46	•
Rents	12,496.16	
Advertising, \$606.32; printing and stationery,	•	
<b>\$4</b> ,577.31	5,183.63	
Postage, telegrams, telephone, and express	5,198.09	
Legal expenses	415.17	
Furniture and fixtures	618.78	
Maps, including corrections	3,792.01	
Underwriters' boards and tariff associations	8,680.81	
Fire department, fire patrol and salvage corps	·	
assessments, fees, taxes and expenses	6,287.63	
Inspections and surveys	2,849.94	
State taxes on premiums	13,821.84	
Insurance-department licenses and fees	4,605.11	
Municipal licenses	2,584.13	
Mercantile reports	1,210.00	
Sundry office expenses	479.84	
Paid stockholders for interest or dividends (amount		
declared during the year)	50,000.00	
Agents' balances charged off	446.93	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds \$750.00		
Stocks 4,243.50	4,993.50	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	714,477.10
		<b>A. A. . . . . . . .</b>
Balance		\$1,680,806.08

LEDGER ASSETS.  Mortgage loans on real estate	
Mortgage loans on real estate	
Book value of bonds, \$323,546.25, and stocks, \$720,-	
554.13 (Schedule D)	
Cash in company's office	
Deposits in trust companies and banks not on in-	
terest	
Deposits in trust companies and banks on interest. 196,051.53	
Agents' balances, under three months due 151,125.46	
Agents' balances, over three months due 3,570.92	
Total ledger assets as per balance	\$1,680,806.08
NON-LEDGER ASSETS.	
Accrued.	
Interest on mortgages	
Interest on bonds	
Total interest accrued	7,971.69
Gross assets	\$1,688,777.77
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written	
prior to October 1, 1913 \$3,570.92	
Book value of bonds and stocks over market value	
(Schedule D)	
Total	132,571.30
Total admitted assets	\$1,556,206.47
	,
LIABILITIES.	
Gross losses adjusted and unpaid \$10,641.00	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31 not reported	•
Gross claims for losses resisted	
Total \$112,020.00	
Deduct reinsurance due or accrued 96,744.17	
Net amount of unpaid losses and claims	\$15,275.83
Unearned premiums on fire risks	610,441.17
Cash dividends remaining unpaid: to stockholders	12,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00
• • • • • • • • • • • • • • • • • • • •	# FAA ÄA
Estimated federal, state and other taxes hereafter payable	7,500.00
• • • • • • • • • • • • • • • • • • • •	52,043.25

226 CITY OF	UGMI AAVI WAM	SANCE CC	MPANI.	
Capital paid up in cash.		•	EON 000 00	
Surplus over all liabiliti	.08	•••••	277,446.22	
Surplus as regards	policy-holders			857,446.22
Total		• • • • • • • • •		\$1,556,206.47
	SPECIAL DEPOSI	TS.		
(Showing deposi	ts not held for protec		policy-holder	rs.)
State Country	Municipality, Etc.		rket value f deposit.	Corresponding liabilities.
Georgia			\$10,200.00	\$26,831.58
•	RISKS AND PREMIUM	ra. 1918.		
	FIRE.	,	Risks.	Premiums.
In force December 31, 1912		\$	162,841,808	\$1,546,234.99
Written or renewed during	the year	· · · · · · · · <u> </u>	124,594,755	1,201,213.80
Total	arked off as terminate	\$ \$	287,486,568 10 <b>5,</b> 346, <b>297</b>	\$2,747,448.79 1,023,537.45
In force at the end of Deduct amount reinsured	the year 1913	\$	182,090,266 59,335,549	\$1,723,911.34 581,178.17
Net amount in force De	ecember 31, 1913	\$	122,754,717	\$1,142,733.17
RECAPIT	CULATION OF FIRE RISE	S AND PRE	MIUMS.	
Year.	Gr	oss premium		Premiums
Written. Term.	Amount.	charged.	Unearned.	
1913 One year or less 1912 1913 Two years	\$38,800,382 368,706	\$384,774.93 3,819.3	3 1-2 1 1-4	\$192,387.47 954.82
1913 Two years	559 190	4 122.8	n 8-4	3,092.10
1911 1912 1913 1913	17,570,198 22,530,979 24,592,200	139,586.2 182,718.2 205,202.2	1 1-0 1 1-2	23,264.37 91,359.10
1913	24,592,200	205,202.2 4,378.8	15-6	171,001.84
1910   1911   _	409,634 283,866	2,000.7	1 1-8 6 3-8	546.73 750.29
1912 Four years	114,498 282,900 1,481,175	900.68 <b>2,1</b> 05.0	6 3–8 8 5–8	562.93
1913   1909	282,900 1.481.175	15,851.8	6 7-8 4 1-10	1,841.93 1,585.18
1910 (	3,299,912	39,901.6	2 3-10	11,970.49
1911 } Five years 1912	4,298,877 3,696,480	48,993.7 54,583.7	0 1-2 8 7-10 6 9-10	24,496.85 38,208.64
1913 ]	3,696,480 4,465,720	54,583.7 53,798.2	ĕ 9 <b>–</b> 10	48,418.43
Totals	\$122,754,717	1,142,733.1	7	\$610,441.17
	GENERAL INTERRO	PATORIES		
Largest gross aggregate a	mount insured in an	y one haz	ard located	
Largest gross aggregate a anywhere in the United reinsurance, whether the	States, without any	leduction w	hatever for	
panies?	same de in admitted	or non-au	Answer	\$75,000.00
panies?	any's stock owned by	r the direct	tors at par	117,200.00
value? Total amount loaned to dire	ctors or other officers?		Answer	37000
Total amount loaned to sto	ckholders not officers?	in the conf	Answer	None.
any other insurance com	ipany?	III CHO CAPI	Answer	None.
Total amount loaned to direct Total amount loaned to sto What interest, direct or ind any other insurance comis a majority of the capita directly or indirectly, by	l stock of this compar	y owned or	controlled,	No.
Has this company guarante now in force?	ed houses regred by a	пу оппет со	шрацу, ацч	No.
	Business in Connect			Fire.
Gross risks written	IN COMMECT	, 1010.		
Gross risks written Less \$319,317.00 risks of panies authorized in	canceled, and \$3,000.0 Connecticut	0 reinsuran	ce in com-	322,317.00
Net risks written				\$1,541,701.00

Gross premiums on risks written		_	Fire. \$18,811.36 2,871.14
Net premiums received		• • • • •	\$15,940.22
Less losses on risks reinsured in companies autho	rized in Conn	ecticut	\$6,620.98 0.00
Net losses paid			\$6,620.98
Losses incurred			\$8,569.98 0.00
Net losses incurred		-	\$8,569.98
		••••	40,000.00
Schedule D. Bonds and Stocks owne	ed by the Com	pany.	•
STATE AND MUNICIPAL BONDS:	Book value.		Market value.
New York State, 3%, 1959		96	\$192,000.00
New York City, 3½%, 1954 Savannah, Ga., 4½%, 1959	25,562.50	85	21,250.00
Savannah, Ga., 4½%, 1959	10,900.00	102	10,200.00
RAILROAD BONDS:			
	7 169 50	KΩ	5,000.00
Interborough-Metropolitan Co., 416%, 1956	7.836.25	76	7,600.00
Chicago, Rock Island & Pacific, 4%, 2002 Interborough-Metropolitan Co., 4½%, 1956 Philadelphia Company, 5%, 1922	7,162.50 7,836.25 9,800.00 9,800.00	96	9,600.00
Great Falls Power Company, 5%, 1940	9,800.00	96	9,600.00
MISCELLANEOUS BONDS:			
Warteness Bond Co. 4% 1966	99 497 50	ΩK	21,250.00
Mutual Union Telegraph Co., 5%, 1941	10.400.00	99	9,900.00
Mortgage Bond Co., 4%, 1966	4,975.00	100	5,000.00
Westinghouse Electric & Manufactur. Co., 5%, 1931	9,412.50	89	8,900.00
RAILBOAD STOCKS:			
	28 990 28	98	27,900.00
300 shs. Baltimore & Ohio	38,990.38 45,287.50	60	80,000.00
DUU " (:DICAGO, MILWALIKAA & ST. PALIL	63,362.50	100	50,000.00
300 " Eric Railroad Company	21,625.00 79,190.00	44	13,200.00
300 "Eric Railroad Company 500 "Great Northern, pref. 50 "Great Northern, pref. 80 % paid 100 "Great Northern Iron Ore Ctfs.	4,000.00	127 127	63,500.00 5,350.00
100 " Great Northern Iron Ore Ctfs	4,000.00	35	3,500.00
400 Lenigh Valley	83,925.00	155	31,000.00
240 " Louisville & Nashville	83,075.00	134	32,160.00
100 " Manhattan, New York City 200 " Northern Pacific	16,662.50 33,425.00	131 109	13,100.00 21,800.00
481 " Southern Pacific	58,767.50	90	43,290.00
600 " Union Pacific, com	102,375.00	158	94,800.00
Windows Lamoura Changes			
MISCELLANBOUS STOCKS: —	70 010 FE	101	E0 050 00
450 shs. Consolidated Gas Co., New York City 200 " Lehigh Valley Coal Sales Co	76,618.75 18,250.00	131 210	58,950.00 21,000.00
50 " Lehigh Valley Coal Sales Co., Rights	10,200.00	210	5.250.00
1000 " Maiden Lane and William Street Co.,			
New York City	100,000.00	100	100,000.00
Totals	\$1,044,100.38		\$915,100.00
Schedule X. Unlisted A	Assets.		
Date charged off	Par	Actual	Market value
from statement.	value.	cost.	Dec. 81, 1913
3 shs. General Adjust. Bureau. April, 1907	\$150.00	\$150.00	\$150.00
3 shs. General Adjust. Bureau April, 1907 1 sh. West. Adjust. & Insp. Co. May, 1907	100.00	150.00	
1 sh. West. Adjust. & Insp. Co. May, 1907 2 shs. Louisville Property Co Feb., 1908 1 sh. Southern Adjust. Bureau Oct., 1909	200.00 50.00	0.00 <b>5</b> 0.00	
r em gouttiern Aujust. Durenn Oct., 1909			
Totals	\$500.00	\$350.00	\$350.00

# COLONIAL ASSURANCE COMPANY,

# NEW YORK, N. Y.

# Commenced Business, July, 1896.

T.mo	H	Wige	President.
LEV.	и.	AA TOP"	r resident.

Gross prems. received during the year

E. S. Powell, Jr., Secretary.

# CAPITAL STOCK.

Amount of capital paid up in cash \$200,000.00	
Amount of ledger assets December 31, 1912	<b>\$4</b> 08,222.46

#### INCOME.

Fire.

\$247,455.23

179,067.00
110,001.00
\$587,289.46

Fire.		
Gross amount paid policy-holders for		
losses (including \$6,301.29 occur-		
ring in previous years) \$70,683.02		
Deduct amount received for salvage,		
<b>\$6,601.90</b>		
for reinsurance in other companies,		
\$5,557.98		
Net amount paid policy-holders for losses	<b>\$</b> 58,523.14	
Expenses of adjustment and settlement of losses	821. <b>36</b>	
Commissions or brokerage	59,223.37	
Expenses of special and general agents	40.00	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	2,590.00	
Legal expenses	75.00	
Underwriters' boards and tariff associations	1,561.02	
Fire department, fire patrol and salvage corps as-		
sessments, fees, taxes and expenses	716.25	
Inspections and surveys	80.83	
State taxes on premiums	1,537.36	
Insurance-department licenses and fees	492.75	
Federal corporation tax	370.20	
City taxes	124.59	
Auditing	600.00	
Miscellaneous	97.01	•
Paid stockholders for interest or dividends (amount		
declared during the year)	8,000.00	
Total disbursements		134,852.88
Balance	•••••	<b>\$452,436.58</b>
LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$370,210.00	
Deposits in trust companies and banks not on		
interest	1,580.76	
Deposits in trust companies and banks on interest	58,828.04	
Agents' balances, under three months due	<b>2</b> 1,816.1 <b>6</b>	
Agents' balances, over three months due	1.62	
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$452,436.58
Non-Ledger Assets.		
Interest accrued on bonds	•••••	5,025.00
Gross assets		\$457,461.58

#### DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1913	\$1.62	
Book value of bonds over market value (Schedule D)	6,910.00	
Total:	• • • • • • • • • • • • • • • • • • • •	6,911.62
Total admitted assets		\$450,549.96
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to Decem-	<b>\$11,550.00</b>	
ber 31 not reported	7, <del>44</del> 5.00 2,735.00	
Total  Deduct reinsurance due or accrued	\$21,730.00 232.05	
Net amount of unpaid losses and claims  Unearned premiums on fire risks  Estimated federal, state and other taxes hereafter particular commissions or other charges due or accre	yable	\$21,497. <b>95</b> 91,423.10 2,500.00 3,500.00
Total liabilities, except capital	\$200,000.00 131,628.91	\$118,921.05
Surplus as regards policy-holders	•••••	331,628.91
Total	••••••••••••••••••••••••••••••••••••••	<b>\$</b> 450,549. <b>96</b>
RISKS AND PREMIUMS, 1913.	•	
FIRE.  In force December 31, 1912	Risks. \$17,670,969	Premiums. \$130,372.05
Written or renewed during the year  Totals  Deduct those expired and marked off as terminated	29,808,869 \$47,479,838 24,139,484	\$377,827.28 182,414.62

Net amount in force December 31, 1913 .....

\$23,340,354 2,356,100

\$20,984,254

\$195,412.66 20,856.91

\$174,555.75

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1918 One year or less	\$17.020.591	\$138,791.74	1-2	\$69,395.87
1912   _	89,636	723.51	1-4	180.88
1913 } Two years	84.570	743.02	3-4	557.27
1911	707,456	6.781.06	1-6	1.130.18
1912 } Three years	703,903	6,360.96	1-2	3.180.48
1913 ]	2,057,962	17.598.35	56	14,665,29
1910 ]	2,500	86.28	1-8	10.78
1911 (	15,000	215.83	38	80.94
1912 Four years	15,000	224.17	5–8	140.11
1913 🕽	49,000	257.65	7-8	225.44
1909 ]	15,000	215.43	1-10	21.54
1910	20,000	368.80	3-10	110.64
1911 } Five years	49,000	479.41	1–2	239.70
1912	43,250	273.04	7-10	. 191.13
1913 J	111,386	1,436.50	9-10	1,292.85
Totals	\$20,984,254	\$174,555.75		\$91,423.10

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$30,000.00
Total amount of the company's stock owned by the directors at par	
value?	160.050.00
Total amount loaned to directors or other officers?	None.
Total amount loaned to stockholders not officers?	None.
Is a majority of the capital stock of this company owned or controlled.	2.0
directly or indirectly, by any other corporation?	No.
Has this company guaranteed policies issued by any other company, and	2
now in force?	No.

#### BUSINESS IN CONNECTICUT, 1913.

Gross risks written Less \$46,232.00 risks canceled, and \$19,667.00 reinsurance in com-	Fire. \$267,941.00
panies authorized in Connecticut	65,899.00
Net risks written	\$202,042.00
Gross premiums on risks written	\$2,739.84
Less \$473.03 return premiums, and \$199.44 premiums for reinsurance in companies authorized in Connecticut	672.47
Net premiums received	\$2,067.37
Less losses on risks reinsured in companies authorized in Connecticut	\$49.02 0.00
Net losses paid	\$49.02
Less losses on risks reinsured in companies authorized in Connecticut	\$54.02 0.00
Net losses incurred	\$54.02

the Company.		
Book value.	Rate.	Market value.
\$31,050.00 10,100.00 100,260.00 59,850.00 100,362.50	97 97 97 96 104	\$29,100.00 9,700.00 97,000.00 57,600.00 104,000.00
49,687.50 18,900.00	99 82	49,500.00 16,400.00
	Book value. \$31,050.00 10,100.00 100,260.00 59,850.00 100,362.50	Book value. Rate. \$31,050.00 97 10,100.00 97 100,280.00 97 59,850.00 96 100,362.50 104 49,687.50 99

Totals ...... \$370,210.00 \$363,300.00

# COMMERCE INSURANCE COMPANY,

#### ALBANY, N. Y.

# Commenced Business, June, 1859.

E. DARWIN JENISON, President.	· <b>A</b>	ddison J. Hinm	an, Secretary.
CAPITA  Amount of capital paid up in cast  Amount of ledger assets December 31,			\$722,009.45
IN	COME.		
Gross prems. received during the year Deduct reinsurance, \$59,656.44		l	
and return premiums, \$54,537.96	114,194.40	<b>)</b>	
Received for premiums		\$249,875.01	
Gross interest on mortgage loans Gross interest on bonds and divi-	\$1,542.33	1	
dends on stocks	27,367.84	<u> </u>	
Gross interest on deposits  Gross rents from company's property, including \$2,000.00 for com-	510.36	I	
pany's occupancy of its own bldgs.	12,694.01	•	
Total gross interest and rents		42,114.54	
Gross profit on sale or maturity of ledge		•	
Bonds	\$200.00	•	
Stocks	402.81	602.81	
Total income	• • • • • • • • • • • • • • • • • • • •		292,592.36
Sum of both amounts	• • • • • • • • • • •		\$1,014,601.81



DISDUMSIMIEM 15.		
Gross amount paid policy-holders		
for losses (including \$22,598.00		
occurring in previous years) \$153,722.74		
Deduct amount received for salvage,		
2713.13		
for reinsur. in other companies,	•	
\$25,735.26		
and for discount,		
\$196.06 26,644.45		
Net amount paid policy-holders for losses	\$127,078.29	
Expenses of adjustment and settlement of losses	3,159.31	
Commissions or brokerage	59,839.90	
Salaries, \$2,100.00, and expenses, \$1,836.56, of		
special and general agents	3,936.56	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	18,474.91	
Rents for company's occupancy of its own buildings	2,000.00	
Advertising, \$444.17; printing and stationery,		
<b>\$</b> 5,101.45	5,545.62	
Postage, telegrams, telephone, and express	2,464.42	
Legal expenses	443.80	
Maps, including corrections	1,244.99	
Underwriters' boards and tariff associations	2,317.73	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	1,349.14	
Inspections and surveys	674.24	
Repairs and expenses (other than taxes) on real		
estate	4,352.13	
Taxes on real estate	2,451.53	
State taxes on premiums	5,094.65	
Insurance-department licenses and fees	2,368.58	
Federal corporation tax	257.58	
Paid stockholders for interest or dividends (amount		
declared during the year)	20,000.00	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds \$9,150.00		
Stocks 3,229.00	12,379.00	
Total disbursements		275,432.38
Balance		\$739,169.43

# LEDGER ASSETS.

DEDGER ADDEID.		
Book value of real estate	\$75,000.00	
Mortgage loans on real estate	30,800.00	
Book value of bonds, \$318,534.50, and stocks,	00,000.00	
	FF4 400 FF	
\$235,869.25 (Schedule D)	554,403.75	
Cash in company's office	1,681.93	
Deposits in trust companies and banks on interest	34,463.68	
Agents' balances, under three months due	41,857.82	
Agents' balances, over three months due	962.25	
Total ledger assets, as per balance		\$739,169.43
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$262.50	
Interest on bonds	3,426.75	
Rents on company's property or lease	337.51	
•	<del></del>	
Total interest and rents accrued		4,026.76
Market value of real estate over book value		25,000.00
Commissions due from other companies	• • • • • • • • • • • • • • • • • • • •	<b>2,934</b> .18
Gross assets	••••••	<b>\$</b> 771,130. <b>3</b> 7
DEDUCT ASSETS NOT ADMITTE	D,	
Agents' balances, representing business written		
prior to October 1, 1913	\$962.25	
Book value of bonds and stocks over market value		
(Schedule D)	22,246.25	
Total		23,208.50
Total		20,200.00
Total admitted assets		<b>\$</b> 747,921.87
LIABILITIES.		
Gross losses adjusted and unpaid	\$2,490.15	
31 not reported	18,035.00	
(ross claims for losses resisted	2,353.45	
m 1	\$22,878.60	
Total  Deduct reinsurance due or accrued	4,968.87	
Deduct reinsurance due of accrued		
	·	

	002	MERCE INSURANC	M COMIAN	••	237
Tinearned	nremiums on f	ire risks			243,583.23
Salaries r	ente expenses	bills, accounts, fees,	ata dua an		
Water to	fadamal atata	onia, accounts, rees,	eic., due or	accrued	300.00
Estimated	rederal, state	and other taxes here	aiter payable	• • • • • •	6,400.00
Contingent	commissions of	or other charges due	or accrued .	• • • • • • •	197.60
Reinsuranc	e and return	premiums due	• • • • • • • • • • • •	• • • • • •	8,452.83
Total	liabilities, exce	ept capital	•••••••••••••••••••••••••••••••••••••••	- 	\$276,843.39
Surplus ov	er all liabiliti	es	27	1,078.48	
Surplu	ıs as regards p	oolicy-holders	•••••		471,078.48
Tota	d		• • • • • • • • • • • • • • • • • • • •	•••••	<b>\$747,921.87</b>
		RISKS AND PREMIU	ws, 1913.		
		Fire.		Risks.	Premiums.
In force De	cember 31, 1912	2	\$6	2,817,129	\$523,956.85
Excess of	original premiu	the year	ived for	7,893,552	364,069.41
reinsuran	се	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		368.12
Totals Deduct thos	e expired and r	narked off as termina	\$10 ted 4	0,700,681 4,204,975	\$888,394.38 335,324.7°
In fore Deduct amo	e at the end of ount reinsured	the year 1918	<b>\$</b> 5	6,495,706 8,293,918	\$553,069.62 87,708.44
Net am	ount in force De	ecember 31, 1913	\$4	8,201,788	\$465,361.18
	Praire				
		PULATION OF FIRE RIS	KR AND PREMT	TIMB.	
Year.		TULATION OF FIRE RIS	ross premiums		Premiums
Written.	Term.	Amount.	ross premiums charged.	Unearned.	unearned.
Written. 1913   1914   One		Amount. \$13,181,442	ross premiums	Unearned.	unearned. \$74,261.70 258.14
Written. 1913   1914   One	Term. year or less	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50	Unearned.	unearned. \$74,261.70 258.14 213.88
Written.  1913   One 1914   One 1912   1913   Two 1911	Term.	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50	Unearned.	unearned. \$74,261.70 258.14 213.88 437.38 9.212.22
Written.  1913   One 1914   One 1912   Two 1911   1912	Term. year or less years	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50 583.17 55,273.29 70,943.61	Unearned.	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35.471.80
Written. 1913   One 1914   One 1912   Two 1911   1912   Thre	Term. year or less	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50 583.17 55,273.29 70,943.61 77,401.28	Unearned. 1-2 100% 1-4 3-4 1-6 1-2 5-6 100%	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35.471.80
Written.  1913   One 1914   One 1912   Two 1911   1912   Thre 1913   Thre 1914   1910	Term. year or less years	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50 583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02	Unearned. 1-2 100% 1-4 3-4 1-6 1-2 5-6 100%	unearned. \$74,261.70 258.14 213.88 437.38 9.212.22 35,471.07 64,501.07
Written. 1918   One 1912   1918   Two 1911   1912   1913   Thre 1914   1910	Term. year or less years	Amount. \$13,181,442	ross premiums charged. \$148,523.40 258.14 855.50 583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84	Unearned. 1-2 100% 1-4 3-4 1-6 1-2 5-6 100%	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82
Written. 1918   One 1912   Two 1911   1912   Thre 1914   1910   1911   1912   Four 1913   Four	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200	ross premiums charged. \$148,523.40 \$558.14 \$55.50 \$58.17 \$55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18
Written. 1913   1914   One 1912   1918   1911   1912   1913   1910   1911   1912   1913   1913   1909	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200	ross premiums charged. \$148,523.40 \$558.14 \$55.50 \$58.17 \$55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18
Written. 1913   One 1912   Two 1911   1912   Thre 1914   1910   1911   1912   Four 1913   Thre 1914   1910   1910   1911   1912   Four 1913   Thre 1913   Thre 1913   Thre	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104	ross premiums charged. \$148,523,40 \$55,273,29 70,943,81 77,401,28 257.48 1,010,02 796,84 563,49 517,35 17,467,49 19,834,72 23,349,38	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8 1-10 3-10 1-2	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18
Written. 1913   One 1912   Two 1913   Thre 1913   Thre 1914   1910   1911   Four 1913   1910   1911   Five	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817	ross premiums charged. \$148,523.40 258.14 855.50 5583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.69
Written. 1913   One 1912   Two 1911   1912   Thre 1914   1910   1911   Four 1913   Four 1911   Five 1912   Five	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817	ross premiums charged. \$148,523.40 \$258.14 855.50 583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.36 17,467.49 19,834.72 23,349.38 23,065.17 24,321.45	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10	unearned. \$74,261.70 213.88 437.38 9.212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,889.31
Written. 1913   One 1914   One 1912   Two 1913   Thre 1914   1910   1911   Four 1913   Five 1913   Five	Term. year or less years e years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104	ross premiums charged. \$148,523.40 258.14 855.50 5583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-6 100% 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.69
Written. 1913   One 1914   One 1912   Two 1913   Thre 1914   1910   1911   Four 1913   Five 1913   Five	Term. year or less years e years years	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750	ross premiums charged. \$148,523.40 258.14 855.50 858.17 55,273.29 70,943.61 77,401.28 1,010.02 796.84 563.49 517.467.49 19.834.72 23,349.38 23,065.17 24,321.45 300.00	Unearned.  1-2 100% 1-4 1-6 1-2 5-8 100% 1-8 3-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 100%	unearned. \$74,261.70 258.14 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16.145.62 21,889.31 300.00
Written. 1913 1914 1912 1913 1911 1912 1913 1914 1910 1911 1912 1913 1909 1910 1911 1912 1913 1909 1910 1911 1912 1913 1909 1910 1911 1912 1913 1909 1910 1911 1912 1913 1909	Term. year or less years e years years years five years Totals	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800 \$48,201,788 GENERAL INTERRO	ross premiums charged. \$148,523.40 258.14 855.50 5583.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40  \$465,361.18	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 100% 1-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 100% pro rata	unearned. \$74,261.70 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,889.31 300.00 32.84
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1914   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover	Term. year or less years e years years five years Totals oss aggregate as in the United	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800 \$48,201,788  GENERAL INTERRO amount insured in a States, without any same be in admitter.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465.361.18 GATORIES. ny one hazar deduction whe lor non-admited to the control of the c	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 100% 1-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 100% pro rata	unearned. \$74,261.70 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,889.31 300.00 32.84
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1914   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover	Term. year or less years e years years five years Totals oss aggregate as in the United	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800 \$48,201,788  GENERAL INTERRO amount insured in a States, without any same be in admitter.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465.361.18 GATORIES. ny one hazar deduction whe lor non-admited to the control of the c	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 100% 1-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 100% pro rata	unearned. \$74,261.70 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,889.31 300.00 32.84
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800  \$48,201,788  GENERAL INTERRO amount insured in a States, without any seame be in admitted.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 213.88 437.38 9,212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,389.31 300.00 32.84 \$243,583.23
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800  \$48,201,788  GENERAL INTERRO amount insured in a States, without any seame be in admitted.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 213.88 437.38 9.212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1.746.75 5,950.42 211,674.69 16.145.62 21,889.31 300.00 32.84 \$243,583.23
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800  \$48,201,788  GENERAL INTERRO amount insured in a States, without any seame be in admitted.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 258.14 213.88 437.38 9.212.22 35,471.80 64,501.07 64,501.07 257.48 126.25 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11,674.69 16,145.62 21,889.31 300.00 32.84 \$243,583.23
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800  \$48,201,788  GENERAL INTERRO amount insured in a States, without any seame be in admitted.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 213.88 437.38 9.212.22 35,471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1.746.75 5,950.42 211,674.69 16.145.62 21,889.31 300.00 32.84 \$243,583.23
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800  \$48,201,788  GENERAL INTERRO amount insured in a States, without any seame be in admitted.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 258.14 213.88 437.38 9.212.22 35.471.80 64,501.07 257.48 126.25 126.25 126.25 298.82 352.18 452.68 1,746.75 5,950.42 11.674.69 16.145.62 21,889.31 300.00 32.84 \$243,583.23
Written.  1913   One 1912   Two 1913   Two 1911   1912   Thre 1913   1910   1911   Four 1913   1910   1911   Five 1913   1914   Cover  Largest granywhere reinsuran panies?	Term. year or less years e years years five years Totals oss aggregate to in the United toe, whether the	Amount. \$13,181,442 35,899 82,249 34,492 6,549,378 8,822,514 9,622,797 24,750 137,073 61,120 46,233 42,200 1,476,481 1,700,099 1,938,104 2,105,817 2,313,590 24,750 2,800 \$48,201,788  GENERAL INTERRO amount insured in a States, without any same be in admitter.	ross premiums charged. \$148,523.40 258.14 855.50 55.83.17 55,273.29 70,943.61 77,401.28 257.48 1,010.02 796.84 563.49 517.35 17,467.49 19,334.72 23,349.38 23,065.17 24,321.45 300.00 39.40 \$465,361.18 GATORIES. ny one hazar deduction what or non-admi	Unearned.  1-2 100% 1-4 3-4 1-6 1-2 5-8 10-8 3-8 3-8 3-8 1-10 1-2 7-10 9-10 100% pro rata  d located tever for tited com	unearned. \$74,261.70 213.88 437.38 9.212.22 35.471.80 64,501.07 257.48 126.25 298.82 352.18 452.68 1,746.75 5,950.42 211,674.69 16.145.62 21,889.31 300.00 32.84 \$243,583.23

Business in Connecticut			Fire.
Gross risks written Less \$197,520.00 risks canceled, and \$70,860.00 i panies authorized in Connecticut	reinsurance in	сола-	\$1,660,923.00 268,380.00
			\$1,392,543.00
Net risks written	· • • • • • • • • • • • • • • • • • • •		\$16,819.55
Gross premiums on risks written	miums for re	insur-	2,818.52
Net premiums received	. <b></b> .		\$14,001.03
Less losses on risks reinsured in companies author			\$5,523.47 111.57
Net losses paid			\$5,411.90
Less losses on risks reinsured in companies author	rized in Conn	ectiont	\$6,067.78 111.57
			\$5,956.21
Net losses incurred	•••••		40,800.21
	<del></del> ·		
Schedule D. Bonds and Stocks owne	d by the Com	pany.	
STATE, COUNTY, AND MUNICIPAL BONDS: -	Book value.	-	Market value.
New York State, 4%, 1960	\$51,000.00	97	\$48,500.00
Albany, N. Y., County 3½%, 1919-22	8,000.00	97 96 95 99	7,480.00
Albany, N. Y., 4%, 1915-25	6,000.00	89	5,940.00
Albany, N. Y., 3½%, 1914	5,750.00	100	5,750.00
Albany, N. Y., 4%, 1914 to 1929	5,500.00 16,172.00	97 99	5,335.00 15,840.00
Albany, N. Y., 4%, 1927	10.000.00	98	9.800.00
New York City, 316%, 1915	15,000.00 4,250.00	98	14,700.00
New York City, 3½ %, 1918 .	10,000.00	199	4,207.50 9,700.00
New York City, 3½%, 1936	10,000.00	- 00	8,800.00
New York City, 3½ %, 1915	10,000.00 10,000.00	90 98	9,000.00 9,800.00
New York City, 4%, 1955	10,000.00	QK	9 500 00
New York City, 4%, 1956	10,000.00	95 85	9,500.00 8,500.00
Albany, N. Y., 4%, 1915-25  Albany, N. Y., 3½%, 1914  Albany, N. Y., 3½%, 1914 to 1924  Albany, N. Y., 4%, 1914 to 1929  Albany, N. Y., 4%, 1927  Albany, N. Y., 4%, 1927  Albany, N. Y., 4%, 1925-26-27  New York City, 3½%, 1915  New York City, 3½%, 1918  New York City, 3½%, 1918  New York City, 3½%, 1980  New York City, 3½%, 1980  New York City, 4%, 1955  New York City, 4%, 1956  New York City, 4%, 1950  New York City, 4%, 1950  New York City, 4%, 1950  New York City, 4½%, 1963	8,975.00 10,387.50	104	
RAILROAD BONDS:			
Deville Deals Manuals For 1010	9.675.00	96	9,600.00
Central Pacific, 4%, 1954	9,675.00 9,800.00	84	8,400.00
New York State 416% 1962	8,550.00 23,375.00	85 85	7,650.00 21,250.00
Schenectady, 41/2 %, 1941	10,000.00	102	21,250.00 10,200.00
Schenectady, 4½%, 1941	6,150.00	102	6.120.00
United Traction Co., 472%, 2004	10,150.00 14,975.00	92 95	9,200.00 14,250.00
Report Transit, 5%, 1918 Central Pacific, 4%, 1954 New York, Ontario & Western, 4%, 1955 New York State, 4½%, 1962 Schenectady, 4½%, 1941 Schenectady, 4½%, 1941 United Traction Co., 4½%, 2004 United Traction Co., 4½%, 1919 Watervliet Turnpike, 6%, 1919	10,700.00	105	10,500.00
MISCELLANEOUS BONDS: -			
Albany, N. Y., 6%, 1914	1,000.00	100	1,000.00
Albany, N. Y., 6%, 1914	9,125.00	81	8,100.00
	4,000.00	109	4,360.00
RAILROAD STOCKS: —			
100 shs. Chicago, Milwaukee & St. Paul 200 " Delaware & Hudson	10,862.50	100 153	10,000.00 30,600.00
100 " Great Northern, pref	85,700.00 13,250.00	127	12,700.00 24,750.00
450 " Pennsylvania	29,900.00	110	24,750.00
	9,512.50	90	9,000.00
BANK STOCKS: —	40.000.00		40.000.00
100 SDS. First National, Albany, N. Y	10,000.00 18,925.00	160 800	16,000.00 15,000.00
100 shs. First National, Albany, N. Y 50 "National Commercial, Albany, N. Y 50 "National, Cohoes, N. Y	5,000.00	210	10,500.00
MISCELLANEOUS STOCKS:			
100 shs. American Tobacco. pref	10,500.00	104	10,400.00
100 shs. American Tobacco, pref	400.00	100	400.00
100 " General Electric Co	15,581.25	141	14,100.00

225 shs. Kings Co. Elec. Lt. & Power Co	Book value.	Rate.	Market value.
	25,540.00	121	27,225.00
	23,750.00	293	29,800.00
	500.00	100	500.00
	500.00	150	750.00
	100.00	200	200.00
1 " West. Adjust. & Insp. Co., Chicago, Ills. 300 " Western Union Telegraph Co	100.00 25,848.00 \$554,408.75	200 58	\$532,157.50

Schedule X. Unlisted Assets.

	Date dropped from statement.	Par value.	Actual cost.	Market value Dec. 31, 1913.
Buffalo & Susque. Ry. Co.	Dec. 31, 1913	\$10,000.00	\$9,150.00	0.00

A. H. WRAY, President.

# THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK,

#### NEW YORK, N. Y.

# Commenced Business, April, 1891.

		0. 0. 2022	, 500.00
CAPITA  Amount of capital paid up in cas  Amount of ledger assets December 31,			\$1,054,482. <b>45</b>
DIG	COME.		
114(	•		
Gross prems. received during the year Deduct reinsurance, \$210,050.50	Fire. \$809,322.58		
and return premiums, \$168,063.70	378,114.20		
Received for premiums	•••••	\$431,208.38	
dends on stocks	\$36,567.89		
Gross interest on deposits	862.87		
Total gross interest		37,430.76	
Bonds	\$496.30		
Stocks	16.40	512.70	
Total income			469,151.84
Sum of both amounts			\$1,523,634.29

C. J. HOLMAN, Secretary.

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Fire.		
Gross amount paid policy-holders for		
losses (including \$44,248.45 occur-		
ring in previous years) \$315,769.31		
Deduct amount received for salvage,		
\$2,148.96, and		
for reinsurance in other companies,		
<b>\$100,072.30</b> 102,221.26		
Net amount paid policy-holders for losses	\$012 540 OF	
Expenses of adjustment and settlement of losses	\$213,548.05	
Commissions or brokerage	4,038.85	
Expenses of special and general agents	111,852.53	
	7,541.90	
Salaries, fees, and all other charges of officers,	# 450 oa	
directors, trustees, and home-office employees	5,690.26	
Advertising, \$31.10; printing and stationery,		
\$4,602.24	4,633.34	
Postage, telegrams, telephone, and express	1,442.04	
Maps, including corrections	548.00	
Underwriters' boards and tariff associations	4,358.38	
Fire department, fire patrol and salvage corps as-		
sessments, fees, taxes and expenses	4,973.22	
Inspections and surveys	1,739.05	
State taxes on premiums	5,767.52	
Insurance-department licenses and fees	3,952.00	
Federal corporation tax	703:99	
State and municipal licenses and fees	1,479.11	
Franchise tax	580.52	
Exchange	399.21	
Paid stockholders for interest or dividends (amount		
declared during the year)	20,000.00	
Agents' balances charged off	1,452.22	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds \$865.75		
Stocks 1,159.40	2,025.15	
- Total disbursements	• • • • • • • • • • •	396,725.34
•		
Balance	• • • • • • • • • • • • • • • • • • • •	\$1,126,908.95
LEDGER ASSETS.		
Book value of bonds, \$842,077.39, and stocks,		
\$89,910.03 (Schedule D)	<b>\$93</b> 1,987.42	
Cash in company's office	23.34	
Deposits in trust companies and banks on interest	75,856.58	
Agents' balances, under three months due	116,096.50	
Agents' balances, over three months due	2,945.11	
· •		
Total ledger assets, as per balance		\$1,126,908.95
Fire 16		
	Digitized I	(Google

#### NON-LEDGER ASSETS.

Interest accrued on bonds		9,274.00
Gross assets		\$1,136,182.95
DEDUCT ASSETS NOT ADMITTI	ED.	
Agents' balances, representing business written prior		
to October 1, 1913	\$2,945.11	
(Schedule D)	43,800.42	
Total	•••••	46,745.53
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$1,089,437.42
LIABILITIES.		
Gross claims for losses reported and unadjusted,	<b>\$3,34</b> 5.00	
plus reserve for losses incurred prior to Decem-		
ber 31, not reported	70,860.00	
Gross claims for losses resisted	2,850.00	
Total	<b>\$77,055.00</b>	
Deduct reinsurance due or accrued	32,773.00	
Net amount of unpaid losses and claims		<b>\$44,282.00</b>
Unearned premiums on fire risks		436, <b>696.70</b>
Salaries, rents, expenses, bills, accounts, fees, etc., du	e or accrued	715.00
Estimated federal, state and other taxes hereafter pay	yable	7,850.00
Contingent commissions or other charges due or accru	ıed	6,801.00
Total liabilities, except capital		<b>\$</b> 496, <b>344.70</b>
Capital paid up in cash	\$200,000.00	
Surplus over all liabilities	393,092.72	
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	593.092.72
Total		\$1,089,437.42
RISKS AND PREMIUMS, 1913.		Q
Fire.	Risks. \$94,700,850	Premiums. \$962,534.42
In force December 31, 1912	80,915,392	809,322.58
Total Deduct those expired and marked off as terminated	\$175,616,242 70,676,791	\$1,771,857.00 693,883.91
In force at the end of the year 1913  Deduct amount reinsured	\$104,939,451 22,696,039	\$1,077,973. <b>09</b> 263,832. <b>25</b>
Net amount in force December 31, 1913	\$82,243,412	\$814,140.84

RECAL	PITULATION OF FIRE 1	RISKS AND PREMIT	IMA.	•
Year.		Gross premiums		Premiums
Written. Term.	Amount.		Incarned.	unearned.
1913 One year or less	\$31,449,220 689,017	\$308,989.82 5,623.11	1-2 1-4	\$154,494.91 1,405.78
1912   1913   Two years	923 285	7,413.96	3-4	5.560.47
1911   1912   Three years	8,546,735 11,865,128 15,723,540	83.484.40	1-6 1-2	13,914.07 52,084.88
1918	15,723,540	104,169.76 187,285.94	5–6	114,404.95
1910	179,035 93,291	2.267.59	1-8	283.45
1911   Four years		1,547.23 1,421.50	3–8 5–8	580.21 888.44
1913	252,415	1,421.50 2,927.21	7–8	2,561.31
1909	1,623,787 2,170,765	20,342.79 27,731.85	110 810	2,034.28 8 319 55
1911 } Five years	252,415 1,623,787 2,170,765 2,621,490 2,900,219	30,447.32 37,356.43	3-10 1-2	8,319.55 15,223.66 26,149.50
1912 1913	2,900,219 3,545,408	37,356.43 43,020.64	7–10 9–10	26,149.50 38,718.58
Over five years	9,191	111.29	pro rata	72.66
Totals	\$82,243,412	\$814,140.84		\$486,696.70
	CHANNED AT INCHES	DOG A FORTBE		•
Targest space asserbes	GENERAL INTER		located	
Largest gross aggregate anywhere in the Unite reinsurance, whether th	d States, without an ne same be in admit	y deduction what ted or non-admit	ever for	
panies?			.Answer	\$50,000.00
value?	npanys stock owned	by the directors	.Answer	6,500.00
Total amount loaned to di	rectors or other office	rs?	.Answer	None.
What interest, direct or i	ocknoiders not omcer indirect, has this con	nany in the capit	.Answer	None.
of any other insurance	company?	,	.Answer	None.
is a majority of the capit	tal stock of this com v anv other corporat	pany owned or co	ntrolled,	
Total amount of the corvalue?	Commercial Union A	Lssurance Compan	(Lt'a)	
of London. Has this company guaran				
now in force?		· · · · · · · · · · · · · · · · · · ·	Answer	No.
		-		
<b>6</b>	Business in Conni	стісит, 1913.		Fire.
Gross risks written		стісит, 1913.	ance in	Fire. \$2,433,953.00
Gross riaks written Less \$357,685.00 riaks companies authorize		стісит, 1913.	ance in	
	canceled, and \$1,1 ed in Connecticut	ECTICUT, 1913. 82,022.00 reinsur		\$2,433,953.00 1,539,707.00
Net risks written	canceled, and \$1,1 ed in Connecticut	стісот, 1913. 82,022.00 reinsur		\$2,433,953.00 1,539,707.00 \$894,246.00
Net risks written	canceled, and \$1,1 ed in Connecticut	стісот, 1913. 82,022.00 reinsur		\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17
	canceled, and \$1,1 ed in Connecticut	стісот, 1913. 82,022.00 reinsur		\$2,433,953.00 1,539,707.00 \$894,246.00
Net risks written	canceled, and \$1,1 ed in Connecticut written remiums, and \$11,845 authorized in Conne	82,022.00 reinsur	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17
Net risks written Gross premiums on risks Less \$2,796.60 return pr ance in companies Net premiums receive	canceled, and \$1,1 ed in Connecticut	82,022.00 reinsur	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91
Net risks written Gross premiums on risks Less \$2,796.60 return prance in companies Net premiums receive	canceled, and \$1,1 ed in Connecticut	82,022.00 reinsur	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Lesse paid Less losses on risks rei  Net losses paid	canceled, and \$1.1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut authorized in Cor	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.78 \$5,978.18
Net risks written Gross premiums on risks Less \$2,796.60 return pi ance in companies Net premiums receive Lesses paid Less losses on risks rei Net losses paid Losses incurred	canceled, and \$1,1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut authorized in Cor	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Lesse paid Less losses on risks rei  Net losses paid Losses incurred Losse losses on risks rei  Losses incurred	canceled, and \$1.1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.78 \$5,978.18
Net risks written Gross premiums on risks Less \$2,796.60 return pi ance in companies Net premiums receive Lesses paid Less losses on risks rei Net losses paid Losses incurred	canceled, and \$1.1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Lesse paid Less losses on risks rei  Net losses paid Losses incurred Losse losses on risks rei  Losses incurred	canceled, and \$1.1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Lesse paid Less losses on risks rei  Net losses paid Losses incurred Losse losses on risks rei  Losses incurred	canceled, and \$1.1 ed in Connecticut written remiums, and \$11,845 authorized in Conne d	82,022.00 reinsur .83 premiums for cticut	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei Net losses paid Losses incurred  Net losses incurred	written written emiums, and \$11,845 authorized in Conne d nsured in companies	82,022.00 reinsur	reinsur-	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Less losses on risks rei  Net losses paid Losses incurred  Net losses incurred  Net losses incurred  Schedule in the service of the service incurred	written remiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	82,022.00 reinsur	reinsur- inecticut inecticut	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	reinsur- reinsur- necticut necticut necticut npany. Rate. 97	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	necticut  necticut  necticut  npany. Rate. 97	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13 Market value. \$48,500.00 19,200.00
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	necticut  necticut  necticut  npany. Rate. 97	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13 Market value. \$48,500.00 19,200.00 4,800.00 19,000.00 19,000.00
Net risks written Gross premiums on risks Less \$2,796.60 return pl ance in companies Net premiums receive Less losses on risks rei Net losses paid Less losses on risks rei Net losses incurred Net losses incurred Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 96 0 98 1 100	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13 Market value. \$48,500.00 19,200.00 4,800.00 19,000.00 19,000.00
Net risks written Gross premiums on risks Less \$2,796.60 return pl ance in companies Net premiums receive Less losses on risks rei Net losses paid Less losses on risks rei Net losses incurred Net losses incurred Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 96 5 100 9 98 5 87	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,981.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13  Market value. \$48,500.00 19,200.00 4,800.00 19,200.00 12,870.00 21,750.00 21,7750.00
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 98 5 100 0 99 5 87 5 85	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13  Market value. \$48,500.00 19,200.00 4,800.00 19,200.00 21,250.00 85,000.00 21,250.00 85,000.00 21,250.00
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 98 0 98 0 99 0 98 0 98 0 98 0 98 0 98	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13  Market value. \$48,500.00 19,200.00 4,800.00 19,200.00 21,750.00 21,750.00 21,250.00 42,250.00 42,250.00
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Losses paid Less losses on risks rei  Net losses paid  Net losses paid  Net losses incurred  Net losses incurred  Schedule in State and Munice	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 98 0 98 0 99 0 98 0 98 0 98 0 98 0 98	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13  Market value. \$48,500.00 19,200.00 4,800.00 19,200.00 21,250.00 85,000.00 21,250.00 85,000.00 21,250.00
Net risks written  Gross premiums on risks Less \$2,796.60 return pl ance in companies  Net premiums receive Less losses on risks rei Net losses paid Less losses on risks rei Net losses incurred  Net losses incurred  Schedule is State and Munic	written written emiums, and \$11,845 authorized in Conne d nsured in companies D. Bonds and Stocks	authorized in Cor	npany. Rate. 0 97 0 98 0 98 0 99 0 98 0 98 0 98 0 98 0 98	\$2,433,953.00 1,539,707.00 \$894,246.00 \$28,444.17 14,642.43 \$13,801.74 \$8,859.91 2,881.73 \$5,978.18 \$11,667.86 4,886.73 \$6,781.13 Market value. \$48,500.00 19,200.00 12,870.00 21,250.00 85,000.00 21,250.00 42,500.00 175,750.00

•			
RAILROAD BONDS:	Book value.	Rate.	Market value.
Atchison, Topeka & Santa Fé, 4%, 1995	10.000.00	93	9,800.00
Baltimore & Ohio, 31/4 %, 1925	36,288.61	88	35,200.00
Chic., Lake Shore & Eastern, 41/2%, 1969	21,234.00	98	18,600.00
Interborough Rapid Transit Co., 5%, 1966	24.128.70	98	24,500.00
Minn., St. Paul & S. Ste. Marie, 4%, 1938	19,900.00	90	18,000.00
Missouri Pacific, 5%, 1920	20.367.00	98	18,600.00
New York. New Haven & Hartford, 6%, 1914	37.958.13	100	88,000.00
Pennsylvania 5%, 1914	9,962.92	100	10,000.00
St. Louis Southwestern, 4%, 1989	38,497,78	85	34.000.00
Santa Fé, Prescott & Phœnix, 5%, 1942	27,206.00	104	26,000.00
Southern, 5%, 1994	50,647.00	108	49,440.00
Union Pacific, 4%, 1927	20.410.00	92	18,400.00
02102 1 acinc, 1/0, 1021	20,220.00		
MISCELLANEOUS BONDS:			
Michigan Northern Power Co., 5%, 1941	1.500.00	80	4.000.00
Western Union Tel. Co., 41/2 %, 1950	25.843.00		21,750.00
11000012 02:02 20:1 00:1 1/2 /0; 2000 1:1111111	,		
RAILROAD STOCKS:			
250 shs. Allegheny & Western Ry. Co., Gtd	37.375.00	181	32,750.00
150 " Chicago, Milwaukee & St. Paul, pref	18.120.53	140	21,000.00
200 " Manhattan Ry. Co	27,087.50	181	26,200.00
127 " Second Avenue Ry. Co., N. Y	127.00	ī	127.00
100 " Southern Ry. Co., pref	7.200.00	77	7,700.00
Totals	\$931.987.42		\$888,187.00

# THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK,

#### NEW YORK, N. Y.

# Commenced Business, September, 1886.

R.G.	Rich	ARDR.	President.	

ROBERT NEWBOULT, Secretary.

CAPITAL STOCK.		
Amount of capital paid up in cash		\$2,621,097.02
INCOME.		
Fire.  Gross prems. received during the year \$1,543,971.52		
Deduct reinsurance,		
\$373,894.66 and return premiums,		i. • 1
\$296,628.17		
Received for premiums	\$873,448.69 15,187.50	
dends on stocks	91,498.48	
Gross interest on deposits	539.97	
Gross interest on deferred payments		
of interest on agency balances		•
ment and Inspection Co 12.00		
Total gross interest	107,258.15 20.32	,
Bonds		
Stocks 1,101.62	1,180.37	
Total income		981,907.53
Sum of both amounts		\$3,603,004.55

Fire.		
Gross amount paid policy-holders		
for losses (including \$106,372.64		
occurring in previous years) \$638,104.98		
Deduct amount received for salvage,		
\$4,549.57		
and for reinsur. in other companies,		
\$180,024.73		•
Net amount paid policy-holders for losses	<b>\$453,530.68</b>	
Expenses of adjustment and settlement of losses	8,043.66	
Commissions or brokerage	188,146.07	
Allowances to local agencies for miscellaneous		
agency expenses	4,631.50	
Salaries, \$17,922.02, and expenses, \$17,023.77, of		
special and general agents	34,945.79	•
Salaries, fees, and all other charges of officers,	•	
directors, trustees, and home-office employees	23,808.70	
Rents	8,012.61	
Advertising, \$733.78; printing and stationery, \$10,-	•	
672.56	11,406.34	
Postage, telegrams, telephone, and express	6,805.17	
Legal expenses	514.00	
Furniture and fixtures	1,016.08	
Maps, including corrections	865.71	
Underwriters' boards and tariff associations	13,709.99	
Fire department, fire patrol and salvage corps		
assessments, tees, taxes, and expenses	ŏ,518.5 <b>4</b>	
Inspections and surveys	962.05	
State taxes on premiums	16,091.31	
Insurance-department licenses and fees	6,147.87	
Federal corporation tax	2,259.30	
Municipal licenses and fees	4,891.15	
Legal publication	528.19	
Paid stockholders for interest or dividends (amount		
declared during the year)	50,000.00	
Agents' balances charged off	290.07	
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks	2,137.51	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	1,101.62	
-		
Total disbursements	• • • • • • • • • • • • • • • • • • • •	845,363.91
Balance		\$2,757,640.64

LEDGER ASSETS.		
364	307,100.00	
Book value of bonds, \$1,407,119.46, and stocks,	,001,100.00	
	,234,692.36	
Cash in company's office	200.00	
Deposits in trust companies and banks on interest	68,357,43	
Agents' balances, under three months due	138,556.14	
Agents' balances, over three months due	7,154.48	
Deposit with Western Adjustment and Inspection Co.	200.00	
Reinsurance recoverable on paid losses	1,374.88	
Reinsurance recoverable on paid adjustments	5.35	
Total ledger assets, as per balance	•••••	\$2,757,640.64
Non-Ledger assets.		
Due.	Accrued.	
Interest on mortgages \$675.00	<b>\$</b> 2,619.18	
Interest on bonds	15,848.32	
Total interest due and accrued. \$675,00	<b>\$</b> 18,467.50	19,142.50
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$2,776,783.14
DEDUCT ASSETS NOT ADMITTED.		
Agents' balances, representing business written		
prior to October 1, 1913	\$7,154.48	
Book value of bonds and stocks over market value		
(Schedule D)	136,361.36	
Total	• • • • • • • • • • • • • • • • • • • •	143,515.84
Total admitted assets	•••••	<b>\$2,633,267.30</b>
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	\$17,049.00	
31, not reported	68,130.58	
Gross claims for losses resisted	11,839.26	
Total	\$97,018.84	
Deduct reinsurance due or accrued	20,886.00	
Net amount of unpaid losses and claims		<b>\$</b> 76,132.84
Unearned premiums on fire risks		840,854.18
Salaries, rents, expenses, bills, accounts, fees, etc., due		1,500.00
Estimated federal, state and other taxes hereafter payal		30,000.00
Total liabilities, except capital		\$948,487.02

<b>248</b> соммо	NWEALTH INSUR	ANCE COM	PANY.	
Capital paid up in cash. Surplus over all liabilit	ies	\$5	00,000.00 84,780.28	
Surplus as regards	policy-holders	• • • • • • • • • • • • • • • • • • • •	• • • • • • • •	1,684,780.28
Total	• • • • • • • • • • • • • • • • • • • •			\$2,633,267.30
	SPECIAL DEPO	SITS.		
(Showing depos	its not held for prote	ction of all pe		
State, Country,	Municipality, Etc.	Mar of	ket value deposit.	Corresponding liabilities.
Virginia			\$25,000.00	liabilities. \$6,722.05 8,264.90
Georgia	of corresponding liabi	lities, \$20,018.	05.	0,202.00
	RISES AND PREMIU	мв, 1913.	•	
	FIRE.		D4-1	Do and large
In force December 81, 1912		\$22	Risks. 20.823.297	Premiums. \$1,961,107.82
In force December 31, 1912 Written or renewed during t	the year		35,033,621	1,543,971.52
Total Deduct those expired and n	narked off as termina	ted \$40	05,856,918 73,142,397	\$3,505,079.84 1,435,204.85
In force at the end of Deduct amount reinsured	the year 1913	\$28	32,714,521 19,227,042	\$2,069,874.49 443,775.46
Net amount in force De	ecember 81, 1913	\$18	33,487,479	\$1,626,099.03
		_		
	CULATION OF FIRE RIS	ross premiums		Premiums
Yеаг.	G:	ross premiums		Premiums unearned.
Yеаг.	G:	ross premiums		uncarned.
Yеаг.	G:	ross premiums		unearned. \$288,939.16 1,184.96
Yеаг.	G:	ross premiums		unearned. \$288,939.16 1,184.96
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911 1912   Three years 1913   1910	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185	ross premiums		unearned. \$288,939.16 1,184.96 13,772.53 81,968.72 102,234.28 199,956.30 199.01
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911 1912   Three years 1913   1910	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185	ross premiums charged. \$577,878.82 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8	unearned. \$288,939.16 1.184.96 13.772.5 31,968.72 102,234.28 199,956.30 199.01
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   Four years 1913	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185	ross premiums charged. \$577,878.82 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8	unearned. \$288,939.16 1.184.96 13.772.5 31,968.72 102,234.28 199,956.30 199.01
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   Three years 1913   1910   1911   1912   Four years 1913   1909	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185	ross premiums charged. \$577.878.82 4,739.85 18,363.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.81	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 2-10	uncarned. \$288,939.16 1,184.98 13,772.53 81,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,036.66 7,455.30 20,703.39
Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1909 1910 Five years	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.81 73,804.73	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 2-10	unearned. \$288,939.16 1.184.96 13,772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,453.90 6,036.66 7,455.30 20,703.39
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   Four years 1909   1911   1912   1913   1909   1911   1912   1913   1909   1911   1912   1913	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242	ross premiums charged. \$577.878.32 4.739.85 18.363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.03 74,553.00 69,011.31 73,804.73 68,574.85	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10	uncarned. \$288,939.16 1.184.96 13,772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,453.90 6,036.66 7,455.30 20,703.39 36,902.36
Year. Written. Term. 1913 One year or less 1912   Two years 1911   Three years 1911   Three years 1910   1911   Four years 1913   1909   1910   1911   Five years 1912   Five years	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 171,963 293,365 719,447 6,471,893 5,658,242 7,016,842 6,423,770 7,899,563 678,243	ross premiums charged. \$577.878.32 4.739.85 18.363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.03 74,553.00 69,011.31 73,804.73 68,574.85	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata	uncarned. \$288,939.16 1.184.96 13,772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,453.90 6,036.66 7,455.30 20,703.39 36,902.36
Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1913   1909   1911   1912   1913   1909   1911   1912   1913   Over five years  Totals	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242 7,016,842 6,423,770 7,899,563 676,243	ross premiums charged. \$577.878.32 4,739.85 18,363.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.73 68,574.85 83,610.01 6,863.21	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata	uncarned. \$288,939.16 1184.98 13.772.53 81,968.72 102,234.28 199,956.30 620.37 1.455.90 6.036.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   1913   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910   1911   1912   1913   Over five years Totals	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242 7,016,842 6,423,770 7,899,563 676,243 \$183,487,479  GENERAL INTERROO	ross premiums charged. \$577.878.32 4.739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.03 74,553.00 69,011.31 73,804.73 66,574.85 83,610.01 \$1,626,099.03	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 7-8 1-10 3-10 1-2 7-10 pro rata	uncarned. \$288,939.16 1184.98 13.772.53 81,968.72 102,234.28 199,956.30 620.37 1.455.90 6.036.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   1913   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910   1911   1912   1913   Over five years Totals	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242 7,016,842 6,423,770 7,899,563 676,243 \$183,487,479  GENERAL INTERROO	ross premiums charged. \$577.878.32 4.739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.03 74,553.00 69,011.31 73,804.73 66,574.85 83,610.01 \$1,626,099.03	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 7-8 1-10 3-10 1-2 7-10 pro rata	uncarned. \$288,939.16 1184.98 13.772.53 81,968.72 102,234.28 199,956.30 620.37 1.455.90 6.036.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   Two years 1913   Three years 1911   Four years 1913   1910   1911   Four years 1913   Five years 1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	## Amount.  \$63,935,299  790,535  2,331,341  22,218,302  28,833,754  29,846,735  171,963  293,365  719,447  6,471,893  5,658,242  7,016,842  7,016,842  6,423,770  7,899,563  676,243  \$183,487,479  GENERAL INTERROO  mount insured in ar  States, without any same be in admitted	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.08 74,553.00 69,011.31 73,804.75 83,610.01 6,863.21 \$1,626,099.03  GATORIES. ny one hazar deduction wha or non-adminary	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10 pro rata  d located tever for tited com Answer	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88
Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   Three years 1913   1910   1911   Four years 1913   1909   1910   1911   1912   1913   Over five years Totals  Largest gross aggregate a anywhere in the United reinsurance, whether the	Amount. \$63,935,299 790,535 2,331,341 22,218,302 28,833,754 29,846,735 200,185 171,963 293,365 719,447 6,471,893 5,658,242 7,016,842 7,016,842 7,016,842 8,423,770 7,899,563 676,243 \$183,487,479  GENERAL INTERROG mount insured in an States, without any same be in admitted any's stock owned by the stock of this company pany? 1 stock of this company any other corporation conned or controlled cish and Mercantile and policies issued by as a stock of policies issued by a stock of policie	ross premiums charged. \$577.878.32 4,739.85 18,363.37 191,812.37 204,468.56 239,947.59 1,592.10 1,654.38 2,326.30 6,899.03 74,553.00 69,011.31 73,804.73 68,574.86 83,610.01 \$1,626,099.03  GATORIES. any one hazardeduction what or non-admit or non-admit or the director of Answer— In Answer— In London by Insurance Communy other communication of the communication of t	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 pro rata  d located tever for tied com Answer . Answer . Answer . Answer I stock of . Answer I stock of . Answer ontrolled, - Yes, the the head appany of bany, and	uncarned. \$288,939.16 1,184.98 13.772.53 31,968.72 102,234.28 199,956.30 199.01 620.37 1,458.90 6,038.66 7,455.30 20,703.39 36,902.36 48,001.36 75,249.00 6,176.88

BUSINESS IN CONNECTICUT,	1913.		Fire.
Gross risks written Less \$788,184.00 risks canceled, and \$909,486.00 re panies authorized in Connecticut	insurance in	com-	\$3,428,891.00 1,697,670.00
Order risks written  Gross premiums on risks written			\$1,731,221.00 \$27,376.22
Gross premiums on risks written	s for re		10,591.80
Net premiums received			\$16,784.92
Less losses on risks reinsured in companies authori:	sed in Conn	ecticut	\$11,905.07 2,697.10
Net losses paid			\$9,207.97
Less losses on risks reinsured in companies authori	zed in Conn	ecticut	\$12,114.07 2,754.10
Net losses incurred	• • • • • • • • • •	••••	\$9,359.97
•	-		
Schedule D. Bonds and Stocks owned	by the Com	pany.	
			Market value.
United States, 3%, 1918	\$2,000.00 85,846.25	103 100	\$2,060.00 35,000.00
	35,640.20	100	30,000.00
MUNICIPAL BONDS: —			
New York City, 31/4%, 1920	40,000.00 80,000.00	96 98	38,400.00 29,400.00
New York City, 81/2 %, 1954	40,000.00 80,000.00 170,000.00	85	144,500.00
RAILBOAD BONDS:			
Baltimore & Ohio, 41/2%, 1933	46,700.00	91	45,500.00
Baltimore & Ohio, 3½%, 1925	46,700.00 45,043.75 53,031.25	88 104	44,000.00 52,000.00
Central Pacific, 4%, 1949	23,890.62	92	23,000.00
Chicago, Burlington & Quincy, 4%, 1949	23,890.62 24,777.62 50,894.14	98	23,250.00
Chicago, Milwaukee & St. Paul, 4 %, 1932	46,625.00	101 89	55,500.00 44,500.00
Delaware & Hudson Co., 4%, 1943	49,875.00 23,281.25	94	44,500.00 47,000.00 22,250.00 18,000.00
Lake Shore & Michigan Southern, 4%, 1931	23,281.25 19,325.00	89 90	22,250.00
Lehigh Valley, 41/2%, 2003	46,750.00	94	47,000.00
Manhattan Ry., 4%. 1990	46,750.00 49,612.50 46,712.50 24,251.25 24,993.75	89	44,500.00
Missouri. Kansas & Texas. 4%. 1990	24.251.25	91 88 78	45,500.00 22,000.00 23,400.00
New York Central & Hudson River, 31/2 %, 1998	24,993.75	78	23,400.00
New York, Chicago & St. Louis, 4%, 1931	9,062.50 29,972.75	86 106	8,600.00 26,500.00
Norfolk & Western, 4%, 1944	46,437.50 35,501.25 23,718.75 24,260.58 8,763.75		44.000.00
Northern Pacific, 3%, 2047	35,501.25	65	32,500.00 23,750.00
Pennsylvania 4%, 1917	24,260.58	98	20,100.00
Pennsylvania, 31/2 %, 1916	8,763.75	98	24,500.00 8,820.00
Pennsylvania, 4%, 1931	9.700.00	93 97	27,900.00 9,700.00
Penn. & New York, Canal and R. R., 5%, 1989	11,387.50	108	9,700.00 10,800.00
Resding Co., 4%, 1951	29,400.00 9,700.00 11,387.50 27,961.25 24,531.25	93 97	26,970.00 24,250.00
Southern Pacific, 4%, 1929	59,462.50	86	51.600.00
St. Paul, Minn. & Manitoba, 41/2%, 1933	26,312.50	101	25,250.00
Union Pacific, 4%, 2008	24,625.00 25,806.25	91 92	25,250.00 22,750.00 23,000.00
Vandalia, 4%, 1957	25,806.25 24,250.00 17,325.00	94	28,500.00 16,200.00
RAILEOAD BONDS:—  Baltimore & Ohio, 4½%, 1933 Baltimore & Ohio, 3½%, 1925 Canada Southern, 5%, 1962 Cantal Pacific, 4%, 1949 Chicago, Burlington & Quincy, 4%, 1949 Chicago, Milwaukee & St. Paul, 4½%, 1932 Chicago, Milwaukee & St. Paul, 4½%, 1934 Delaware & Hudson Co., 4%, 1943 Lake Shore & Michigan Southern, 4%, 1931 Lehigh Valley, 4½%, 2003 Manhattan Ry., 4%, 1990 Milwaukee, Sparta & Northwestern, 4%, 1947 Missouri, Kansas & Texas, 4%, 1990 New York Central & Hudson River, 3½%, 1998 New York Chicago & St. Louis, 4%, 1931 New York, New Haven & Hartford, 6%, 1948 Norfolk & Western, 4%, 1944 Northern Pacific — Great Northern, 4%, 1921 Pennsylvania, 4%, 1917 Pennsylvania, 4%, 1917 Pennsylvania, 3½%, 1916 Pennsylvania, 3½%, 1915 Pann, & New York, Canal and R. R., 5%, 1939 Reading Co., 4%, 1951 Rome, Watertown & Ogdensburg, 4%, 1922 Southern Pacific, 4%, 1929 St. Paul, Minn. & Manitoba, 4½%, 1933 Cuion Pacific, 4%, 2008 Union Pacific, 4%, 2008 Union Pacific, 4%, 1957 Washington Terminal, 3½%, 1945  Miscellankous Bonds:—	17,325.00	81	16,200.00
MISCELLANROUS BONDS: -			
New York Telephone Co., 4½%, 1939	48,406.25 25 125 00	95 99	47,500.00 24,750.00
New York Telephone Co., 4½%, 1939 New York & Western Lighting, 5%, 1954 New York & Western Lighting, 4%, 2004	21,500.00	79	24,750.00 19,750.00
RAILEOAD STOCKS: -			
800 shs. Atchison, Topeka & Santa Fé, pref	75,960.00	100	80,000.00
200 " Allegheny & Western	29,025.00	181 81	26,200.00 40,500.00
800 shs. Atchison, Topeka & Santa Fé, pref	45,637.50 62,294.13	140	70,000.00

			Book value.	Rate.	Market value.
500	shs.	Chicago & Northwestern, com	53.824.87	129	64.500.00
300	••	Chicago & Northwestern, pref	40.412.50	169	50,700.00
100	**	Chic., St. Paul, Minn, & Omaha, pref.	10.162.50	135	13.500.00
100	44	Cleveland, Cin., Chic. & St. Louis, pref.	10,450.00	68	6.800.00
200	**	Great Northern, pref	24,485.25	127	25,400.00
200	"	Illinois Central	28,381.25	108	21,600.00
50	**	Kansas City, St. Louis & Chicago, pref.	6,818.75	105	5,250.00
500	.44	Minn., St. Paul & Sault Ste. Marie	46,058.33	82	41,000.00
200	"	Missouri, Kansas & Texas, pref	12,825.00	54	10,800.00
400	41	New York Central & Hudson River	48,220.00	93	37,200.00
300	**	New York, New Haven & Hartford	52,841.25	76	22,800.00
1600	••	Reading Co., 1st pref	68,787.50	87	69,600.00
17	••	The Manhattan Co	1,672.32	326	2,771.00
1000	**	Union Pacific, pref	88,887.50	85	85,000.00
		MISCELLANEOUS STOCKS: -			
200	shs.	American Tel. & Cable Company	18,025.00	60	12,000.00
500		Consolidated Gas Company, New York	94.617.75	131	65,500.00
120	**	The Pullman Company, Chicago, Ill	8,237.00	158	18,860.00
		Totals	\$2,234,692.36		\$2,098,381.00

# THE CONCORDIA FIRE INSURANCE COMPANY,

#### MILWAUKEE, WIS.

# Commenced Business, March 22, 1870.

GUSTAV WOLLARGER, JR., President. FRANK DAMKORHLER, Secretary.

CAPIT Amount of capital paid up in cap	AL STOCK.	\$600,000.00	
Amount of ledger assets December 31,		•	\$2,374,323.31
II	ICOME.		
	Fire.		
Gross prems. received during the year	\$1,846,926.14		
Deduct reinsurance,			
<b>\$</b> 433,229.59,			
and return premiums,			•
<b>\$303,790.95</b>	737,020.54		
Received for premiums		\$1,109,905.60	•
Gross interest on mortgage loans	<b>\$</b> 48,337.47		
Gross interest on bonds	50,426.00		
Gross interest on deposits	409.80		
Gross interest on deposit with Mil-			
waukee Underwriters'	4.00		
Gross interest from Underwriters'			
Salvage Co., Chicago	18.00		
Total gross interest		99,195.27	
Loan at bank		85,000.00	
Agents' balances previously charged	off	532.59	
Gross increase, by adjustment, in t	ook value of		
ledger assets, viz.:			
Bonds	• • • • • • • • • • • • • • • • • • • •	85.00	
Total income			1,294,718.46

Net amount paid policy-holders for losses	\$665,114.37
Expenses of adjustment and settlement of losses	12,197.20
Commissions or brokerage	276,910.73
Allowances to local agencies for miscellaneous	
agency expenses	1,440.85
Salaries, \$26,374.97, and expenses, \$17,800.25, of	
special and general agents	44,175.22
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	47,599.82
Rents	4,950.00
Advertising, \$1,143.65; printing and stationery	
\$11,228.99	12,372.64
Postage, telegrams, telephone, and express	9,349.02
Legal expenses	3,964.61
Furniture and fixtures	1,022.94
Maps, including corrections	4,344.24
Underwriters' boards and tariff associations	13,382.46
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	13,760.94
State taxes on premiums	27,414.47
Insurance-department licenses and fees	6,826.14
Federal corporation tax	539.47
Municipal licenses	1,313.91
Local taxes	14.01
Rent of deposit vault	75.00
Premium on bond of cashier	27.00
Repairs of office, and office sundries	517.60
Registrar's fees and recording mortgages	30.45
Donations	795.27
Merchants and Manufacturers' Association	98.30
Meals for clerks working overtime	610.85
Entertaining agents and special agents	328,90
Traveling and mileage of officers	3,268.46
Loan at bank	85,000.00
Interest paid bank on loan	554.16

CONCORDIA FIRE INSURANCE	COMPANY.	200
Deid stackholden for interest on distingly (see see		
Paid stockholders for interest or dividends (amount		
declared during the year)	60,000.00	
Agents' balances charged off	1,286.74	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	938.90	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds	29,781.00	
Total disbursements		1,330,005.67
Town disputsements	• • • • • • • • • • • • • • • • • • • •	1,330,003.07
Balance		\$2.339.036.10
	•••••	<b>\$2,000,000.10</b>
LEDGER ASSETS.		
Mortgage loans on real estate	<b>\$071 207 #</b> 0	
	\$971,307.52	
Book value of bonds (Schedule D)	957,623.08	
Cash in company's office	5,669.23	
Deposits in trust companies and banks not on		
interest	64,702.41	
Deposits in trust companies and banks on interest	43,423.64	
Agents' balances, under three months due	288,902.58	
Agents' balances, over three months due	7,407.64	
Total ledger assets, as per balance		<b>\$2.339.036.10</b>
The second secon		<b>42,</b> 000,000
NON-LEDGER ASSETS.	Accrued.	
Interest on mortgages	\$8,076.36	
Interest on bonds	14,367.49	
•		
Total interest accrued		22,443.85
Gross assets		\$2,361,479.95
DEDUCT ASSETS NOT ADMIT		
Agents' balances, representing business written pri		- 10- 0:
1, 1913	• • • • • • • • • • • • • • • • • • • •	7,407.64
Total admitted assets		\$2,354.072.31
	•	. ,

LIAB	LIT	YES.
------	-----	------

LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to Decem-	<b>\$</b> 31,342.21	
ber 31 not reported	93,240.34	
Gross claims for losses resisted	19,725.00	
Total	\$144,307.55	
Deduct reinsurance due or accrued	60,186.88	
Net amount of unpaid losses and claims		\$84,120.67
Unearned premiums on fire risks		1,120,145.81
Estimated federal, state and other taxes hereafter ps		30,000.00
Contingent commissions or other charges due or acc	rued	57,272.61
Reinsurance and return premiums due		30,583.26
Reserve for contingencies		10,000.00
Total liabilities, except capital		<b>\$</b> 1,332,122.35
Surplus over all liabilities		
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	1,021,949.96
Total	• • • • • • • • • • • • • • • • • • • •	\$2,354,072.31
•		

# SPECIAL DEPOSITS. (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.

Market value of deposit.

\$9,900.00

\$5,523.66

# RISKS AND PREMIUMS, 1913.

FIRE.	Risks.	Premiums.
In force December 31, 1912	\$240,365,740 162.939,054	\$2,692,709.19 1,846,926.14
Totals Deduct those expired and marked off as terminated	\$403,304,794 142,725,078	\$4,539,635.38 1,730,670.90
In force at the end of the year 1913  Deduct amount reinsured	\$260,579,716 51,822,702	\$2,808,964.43 656,184.70
Net amount in force December 31, 1913	\$208,757,014	\$2,152,779.78

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$50,942,559	\$638,093.11	1-2	\$319,046.55
1912)	525,544	7,818.34	1-4	1,954.59
1913   Two years	788,847	8,928.27	3-4	6,696.20
19111	36,117,075	337,821.94	1-6	56,303.66
1912 } Three years	41,140,900	874,202.51	. 1–2	187,101.26
1913	46,411,418	411,890.79	5–6	343,2 <b>42.33</b>
19101	190,207	2,134.97	1–8	266.87
1911	101.327	1,371.78	3–8	<b>514.42</b>
1912 Four years	156,695	2,130.85	58	1.331.78
1918	160, <b>647</b>	2,231.29	7–8	1,952.88

Year. Written. <b>Term.</b>	Amount.	Gross premiums charged. Unc	earned.	Premiums unearned.
1909 ]	5,064,782	56,576.30	1-10	5,657.63
1910 1911   Five years	5,064,782 5,414,155 6,184,317	60,482.63 72,926.01	1-10 3-10 1-2	18,144.79
1912	7,419,204	85,417.50	7-10	36,463.00 59,792.25
1913 ]	8,139,387	90,758.44	9-10	81,678.10
Totals	\$208,757,014	\$2,152,779.78		\$1,120,145.81
	GENERAL INTER			
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	amount insured in I States, without ar e same be in admit	any one hazard to deduction whatevetted or non-admitted	located er for l com- l <i>nawer</i>	<b>\$</b> 50 <b>,</b> 000.00
panies? Total amount of the com	pany's stock owned	by the directors	t par	960 800 00
value? Total amount loaned to dir. Total amount loaned to ste	ectors or other office		inswer Inswer	\$60,700.00 • <b>23</b> ,000. <b>00</b>
Total amount loaned to sto	ockholders not officer	rs?	Inswer	1,500.00
what interest, direct or in	direct, has this comp	any in the capital st	ock of	None.
Is a majority of the capit	al stock of this com	pany owned or conf	rolled,	110/16.
what interest, direct or in any other insurance coils a majority of the capit directly or indirectly, by Has this company guarant now in force? Answer is isons in Underwriters' only.	y any other corporated policies issued to policies issued to policies issues agency, which is graph to the policies of the pol	tion?	nswer y, and name cordia	No.
only.				TNIme
Gross risks written	Business in Conn	BCTICUT, 1915.		Fire. \$1,405,380.00
Less \$204,720.00 risks (panies authorized in	canceled, and \$276,9 n Connecticut	81.00 reinsurance in	com-	481,651.00
Net risks written				\$923,729.00
Gross premiums on risks	written			\$16,835.98
Gross premiums on risks Less \$1,674.57 return presence in companies a	remiums, and \$3,756 authorized in Connec	3.39 premiums for recticut	insur-	5,430.96
Net premiums receive	d			\$11,405.02
Less losses on risks rei	nsured in companies	authorized in Conn	ecticut	\$7,329.24 1,719.24
Net losses paid				\$5,610.00
Less losses on risks rein	sured in companies	authorized in Conn	ecticut	\$7,669.30 1,669.24
Net losses incurred .		·····		\$6,000.06
Cahad1-	D Ronde and Stock	s owned by the Com	nanu	
	UNICIPAL BONDS: —		_	Warket walne
Appleton Wie 414 % 199	ORICIPAL DUNDS. —	10,000.00	100	10,000.00
Appleton, Wis., 41/%, 192 Appleton, Wis., 41/2%, 192 Brown and Pike counties, Brown and Pike counties, Brown and Pike counties, Brown and Pike counties, Cascade Co. Mont. 5%, 11	8	10,000.00	100	10,000.00
Brown and Pike counties,	Ill., 6%, 1915	2,500.00	100 101	2,500.00
Brown and Pike counties,	III., 6%, 1916 III., 6%, 1921	7,575.00 2,550.00	102	7,575.00 2,550.00
Brown and Pike counties,	111., 6%, 1922	2,575.00	108	2,575.00
Cascade Co., Mont., 5%, 13	982	26,000.00 10,000.00	104 100	26,000.00 10,000.00
Des Moines, Iowa, 41/2%,	1932	25,500.00	102	25,500.00
Fond du Lac, Wis., 31/2 %	1921	11,400.00	95	11,400.00
Juneau Co Wig 5% 19	14	25,000.00 2,948.79	100 100	25,000.00 2,948.79
Juneau Co., Wis., 5%, 19	16	6,448.79	100	6,448.79
Juneau Co., Wis., 5%, 19	17	3,000.00 5,050.00	100 101	3,000.00 5,050.00
Brown and Pike counties, Cascade Co., Mont., 5%, 11 Davidson County, Tenn., 4 Des Moines, Iowa, 4½%, 15 Fond du Lac, Wis., 3½% Houston, Texas, 4½%, 18 Juneau Co., Wis., 5%, 19 Juneau Co., Wis., 5%, 19 Juneau Co., Wis., 5%, 18 Kewanee, Ill., 5%, 1915	· · · · · · · · · · · · · · · · · · ·	1,010.00	101	1.010.00
Kewanee, Ill., 5%, 1915 Kewanee, Ill., 5%, 1917 Kewanee, Ill., 5%, 1917 Kewanee, Ill., 5%, 1918 Kewanee, Ill., 5%, 1920 Kewanee, Ill., 5%, 1920 Kewanee, Ill., 5%, 1921 Kewanee, Ill., 5%, 1921 Kewanee, Ill., 5%, 1922		1,020.00	102	1,020.00
Kewanee, III., 5%, 1918 .		1,020.00 1,020.00	102 102	1,020.00 1,020.00
Kewanee, Ill., 5%, 1920		1,030.00	108	1,030.00
Kewanee, Ill., 5%, 1921		1,080.00	103	1,030.00
Kewanee, Ill., 5%, 1922 . Kewanee, Ill., 5%, 1922 .		1,080.00 1,040.00	108 104	1,030.00 1,040.00
Kewanee, Ill., 5%, 1923 . Menominee, Wis., 5%, 191 Menominee, Wis., 5%, 191	4	800.00	100	800.00
Menominee, Wis., 5%, 191	.5	800.00	100	800.00

	Book value.	Rate.	Market value.
Menominee, Wis., 5%, 1916 Menominee, Wis., 5%, 1917 Menominee, Wis., 5%, 1918 Menominee, Wis., 5%, 1918 Menominee, Wis., 5%, 1919 Menominee, Wis., 5%, 1920 Meuominee, Wis., 5%, 1921 Milwaukee, Wis., 3%, 1919 Milwaukee, Wis., 3%, 1919 Milwaukee, Co., Wis., 4½%, 1914 Milwaukee Co., Wis., 4½%, 1930 Milwaukee Co., Wis., 4½%, 1930 Milwaukee Co., Wis., 4½%, 1931 New York City, 3½%, 1928	1,010.00	101	1,010.00
Menominee, Wis., 5%, 1917	1,010.00	101	1,010.00
Menominee, Wis., 5%, 1918	1,020.00	102	1,010.00 1,020.00
Menominee, Wis., 5%, 1919	1,030.00 1,030.00	103 103	1,030.00 1,030.00
Menominee, Wis., 5%, 1921	1,248.00	104	1,248.00
Milwaukee, Wis., 3%, 1919	930.00	93	930.00
Milwaukee, Wis., 3½%, 1914	1,000.00	100	1,000.00
Milwaukee Co., Wis., 4½%, 1929	7,000.00	100	7,000.00
Milwaukee Co., Wis., 472 %, 1930	9,000.00 9,000.00	100 100	9,000.00 9,000.00
New York City, 31/2 %, 1928	22,750.00	91	22,750.00
New York City, 41/4 %, 1962	25,000.00	100	25,000.00
Ogle County, Ill., 4½ %, 1920	2,500.00	100	2,500.00
Ogle County, III., 4½%, 1921	2,500.00 2,500.00	100 100	2,500.00 2,500.00
Ogle County, III., 41/2 %, 1928	2,500.00	100	2,500.00
Oklahoma City, Okl., 4½%, 1929	2,500.00 25,000.00 25,000.00	100	2,500.00 25,000.00
Pasadena, Cal., 41/2 %, 1929	25,000.00	100	25,000.00 2,040.00
Peoria County, III., 6%, 1916	2,040.00 2,040.00	102 102	2,040.00 2,040.00
Peorla County, III., 6%, 1918	1,030.00	103	1,030.00
Portland, Ore., 6%, 1922	10,000.00	100	10,000.00
Portland, Port of, Ore., 4%, 1934	46,500.00	93	46 500.00
Seattle, Wash., 41/4 %, 1930	20,000.00	100	20,000.00 25,750.00 21,000.00 3,875.00
Sioux Falls, So. Dak., 5%, 1932	25,750.00 21,000.00 3,375.00	103 103	25,750.00
Starke County. Indiana. 6%. 1914	3.375.00	100	3.875.00
Starke County, Indiana, 6%, 1915	3,375.00	100	3.375.00
Starke County, Indiana, 6%, 1916	1,687.50	100	1,687.50
Tomah Wis 5% 1918	1,010.00 1,010.00	101 101	1,010.00 1,010.00
Tomah, Wis., 5%, 1919	1,010.00	101	1,010.00
Tomah, Wis., 5%, 1920	1,010.00	101	1,010.00
Milwaukee Co., Wis., 4½%, 1930 Milwaukee Co., Wis., 4½%, 1921 New York City, 3½%, 1928 New York City, 4¼%, 1962 Ogle County, III., 4½%, 1920 Ogle County, III., 4½%, 1921 Ogle County, III., 4½%, 1925 Ogle County, III., 4½%, 1925 Ogle County, III., 4½%, 1928 Oklahoma City, Okl., 4½%, 1929 Pasadens, Cal., 4½%, 1929 Peoria County, III., 6%, 1916 Peoria County, III., 6%, 1917 Peoria County, III., 6%, 1917 Peoria County, III., 6%, 1918 Portland, Ore, 6%, 1922 Portland, Ore, 6%, 1922 Portland, Ore, 6%, 1932 Spokane, Wash., 4½%, 1930 Sloux Falls, So. Dak., 5%, 1932 Spokane, Wash., 4½%, 1931 Starke County, Indians, 6%, 1916 Starke County, Indians, 6%, 1916 Tomah, Wis., 5%, 1917 Tomah, Wis., 5%, 1917 Tomah, Wis., 5%, 1918 Tomah, Wis., 5%, 1919 Tomah, Wis., 5%, 1921 Tomah, Wis., 5%, 1921 Tomah, Wis., 5%, 1922 Tomah, Wis., 5%, 1924 Tomah, Wis., 5%, 1924 Tomah, Wis., 5%, 1925 Wausau, Wis., 4%, 1921-28 Wauwatosa and Greenfield, Wis., 5%, 1916 Wauwatosa and Greenfield, Wis., 5%, 1918 Winder, Ga., 5%, 1937	1,020.00	102	1,020.00
Tomah Wis. 5% 1923	1,020.00 1,020.00	102 102	1,020.00 1,020.00
Tomah, Wis., 5%, 1924	1.020.00	102	1.020.00
Tomah, Wis., 5%, 1925	1,020.00	102	1,020.00 1,020.00
Wangan Wis 4 of 1925	1,020.00	102 96	1,020.00
Wausau, Wis., 4%, 1924	2,880.00 960.00	96	2,880.00 960.00
Wausau, Wis., 4%, 1925	5.760.00	96	5,760.00
Wausau, Wis., 4%, 1923-28	14,250.00 19,000.00	95	14,250.00 19,000.00
Wauwatosa and Greenfield Wis 5% 1914	1,000.00	95 100	1,000.00
Wauwatosa and Greenfield, Wis., 5%, 1915	1,000.00	100	1,000.00
Wauwatosa and Greenfield, Wis., 5%, 1916	1,010.00	101	1,010.00
Wauwatosa and Greenfield, Wis., 5%, 1917	1,010.00	101	1,010.00
Winder, Ga., 5%, 1937	1,020.00 9,900.00	102 99	1,020.00 9,900.00
	0,000.00	-	0,000.00
RAILROAD BONDS:			
Atchison, Topeka & Santa Fe, 4%, 1958	8,700.00	87	8,700.00
Chicago, Milwaukee & St. Paul, 4%, 1989	46,000.00	92	46,000.00
Chicago, R. I. and Pacific, 4%, 1934	23,500.00 18,000.00	94 72	23,500.00 18,000.00
Chicago, R. I. and Pacific, 41/2 %, 1916	9,900.00 22,250.00 25,000.00	99	9,900.00 22,250.00 25,000.00 51,000.00
Lake Shore and Michigan Southern, 4%, 1931	22,250.00	89	22,250.00
Milwaukee Electric Reilway & Light Co. 50, 1913	25,000.00	100	25,000.00
Milwaukee Light, Heat & Traction Co., 5%, 1929	51,000.00 50,500.00	102 101	50,500.00
Milwaukee, Sparta & N. W., 4%, 1947	22,750.00	91	22,750.00
New York, New Haven & Hartford, 4%, 1956	18,750.00	75	18,750.00
Southern Pacific 4% 1955	18,000.00 22,250.00	90 89	18,000.00 22,250.00
RAILROAD BONDS: — Atchison, Topeka & Santa Fe, 4%, 1958 Chicago, Milwaukee & St. Paul, 4%, 1989 Chicago & Northwestern, 4%, 1987 Chicago, R. I. and Pacific, 4%, 1934 Chicago, R. I. and Pacific, 4%, 1916 Lake Shore and Michigan Southern, 4%, 1931 Metropolitan Street, Kansas City, Mo., 5%, 1913 Milwaukee Electric Railway & Light Co., 5%, 1928 Milwaukee Electric Railway & Light Co., 5%, 1929 Milwaukee, Sparta & N. W., 4%, 1947 New York, New Haven & Hartford, 4%, 1956 Oregon Short Line, 4%, 1929 Southern Pacific, 4%, 1955 Union Pacific, 4%, 2008	9.000.00	80	9,000.00
	2,232.00		0,000.00
MISCELLANEOUS BONDS:			
La Clede Gas Light Co., St. Louis, Mo., 5%, 1934 Milwaukee Gas Light Co., 4%, 1927	9,900.00	99	9,900.00
Peoples Gas Light and Coke Co. of Chic Kg. 1947	22,750.00 24,750.00	91 99	22,750.00
Peoples Gas Light and Coke Co., of Chic. 5%, 1947 Portland Gas & Coke Co., Portland, Ore., 5%, 1940 Wisconsin Gas & Electric Co., 5%, 1952	24,750.00 24,250.00	97	24,750.00 24,250.00
Wisconsin Gas & Electric Co., 5%, 1952	24,250.00 24,250.00	97	24,250.00 24,250.00
Totals	\$957,623.08		\$957,623.08
	7 2 2 1, 0 = 0.00		~~~·,~~~·

# THE CONTINENTAL INSURANCE COMPANY,

#### NEW YORK, N. Y.

# Commenced Business, January, 1853.

Heney Evans, President.  C. R. TUTTLE, F. J. A. SWINNERTON, ER	. R. MILLARD, RNEST STURM, Secretaries.
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# CAPITAL STOCK.

Amount of ca	pital paid up in	cash	\$2,000,000.00	
Amount of ledger	assets, December	31, 1912		<b>\$</b> 26,940,649.78

# INCOME.

Fire.	Marine and Inland.	
Gross prems. received		
during the year \$10,511,407.96	\$284,657.98	
Deduct reinsurance,		
<b>\$1,349,34</b> 0.79		
and return premiums,		
<b>\$1,350,831.92</b> 2,539,740.80	160,431.91	
Received for prems. \$7,971,667.16	\$124,226.07	<b>\$8,095,893.23</b>
Gross interest on mortgage loans	-	• • •
Gross interest on collateral loans	10,875.00	
Gross interest on bonds and divi-		
dends on stocks	1,027,003.31	
Gross interest on deposits	46,507.90	
General Adjustment Bureau dividend	40.00	
Underwriters' Salvage Co., Chicago,		
dividend	60.00	
Underwriters' Salvage Co., New		
York, dividend	100.00	
Western Adjustment and Inspection		
Co., dividend	191.01	
Interest on premium notes collected	583.87	
Interest adjustment in connection		
with expenses	201.03	
Interest adjustment in connection		
with rents	185.61	

Fire -- 17

Gross rents from company's property, including \$4,725.00 for company's occupancy of its own bldgs.	<b>62,794.1</b> 5		
Total gross interest and rents Commission of %% on \$126,650,000		1,148,676.88	
Pacific Company stock syndicate Commission of 2% and profit in B. &		3,125.00	
vertible bond syndicate Commission of 2½% in syndicate t sale of certificates of interest in Sou	o underwrite	5,018.35	•
Co. stock		5,000.00	
Nominal tax of one per cent. withheld			
paid, in compliance with federal inc		53.34	•
Increase in liabilities during year, o		•	
reinsurance treaties		9,341.51	
Agents' balances previously charged of		291.30	
Gross profit on sale or maturity of led	-	•	
Bonds	<b>\$</b> 15,555.00 <b>66,4</b> 67.00	99 099 00	
Stocks	00,407.00	82,022.00	
Gross increase, by adjustment, in be ledger assets, viz.:	ook value of		
Bonds	<b>\$</b> 34,441.00		
Stocks	829,970.00	864,411.00	
Total income			10,213,832.61 \$37,154,482.39
DISBUI	RSEMENTS.		
Fire.	Marine and Inland.		
Gross amount paid policy-holders for losses (including \$457,784.14 occur- ring in previous years) \$5,002,707.93  Deduct amount re- ceived for salvage, \$24,018.18 and for reinsurance in other companies, \$804,978.42	\$114,526.14 53,567.84		
Net amount paid policy- holders for losses. \$4,227,279.17 Expenses of adjustment and settlemen	• •	\$4,288,237.47 129,124.25 1,680,837.60	

Commissions or brokerage.....

1,680,837.60

Allowances to local agencies for miscellaneous		
agency expenses	1,433.78	
Salaries, \$137,876.56, and expenses, \$117,784.11, of	1,100.10	
special and general agents	255,660.67	
Salaries, fees, and all other charges of officers,	200,000.01	
directors, trustees, and home-office employees	451 010 10	
Rents, including \$4,725.00 for company's occupancy	451,819.13	
of its own buildings	7F 000 F4	
Advertising, \$35,539.04; printing and stationery,	75,666.74	
\$46,979.51	00 510 55	•
Postage, telegrams, telephone, and express	82,518.55	
Legal expenses	68,552.40	
Furniture and fixtures	1,643.15	
Maps, including corrections	16,724.31	
Underwriters' boards and tariff associations	24,133.57	
Fire deportment for material associations	94,374.48	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	32,387.16	
Inspections and surveys	2,994.00	
Repairs and expenses (other than taxes) on real	<b></b>	
estate	73,945.62	
Taxes on real estate	22,850.32	
State taxes on premiums	163,626.01	
Insurance-department licenses and fees	31,036.34	
Federal corporation tax	9,025.80	
Municipal taxes	20,688.59	
Mercantile agencies	10,970.04	
Miscellaneous	159.16	•
Exchange	10,711.78	
Subscriptions to papers	2,873.89	
Investment expenses (other than real estate)	7,053.68	
Employees' bonds	163.56	
Employees' outings	523.46	
Bills receivable charged off	9,107.62	
Paid stockholders for interest or dividends (amount		•
declared during the year)	1,000,000.00	
Scrip or certificates of profits redeemed in cash	73.00	
Interest paid to scripholders	.18	
Agents' balances charged off	843.04	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds \$4,074.00	,	
Stocks 20,312.00	24,386.00	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		*
Bonds \$137,742.00		
Stocks 919,621.00	1,057,363.00	
Total disbursements		,651,508.35
Balance		

	OMPANI.	DOMATION CO	
		R ASSETS.	LEDGE
<b>M</b>	\$1,175,000.00		Book value of real estate
	2,700.00		Mortgage loans on real estate
	250,000.00	C)	Loans secured by collateral (Schedule
		stocks, \$15	Book value of bonds, \$6,377,945.00, and
00	21,634,215.00	• • • • • • • • • • • •	256,270.00 (Schedule D)
	2,259.25	• • • • • • • • • • • • • • • • • • • •	Cash in company's office
-	_,	s not on in-	Deposits in trust companies and bank
.7	29.47		terest
4	3,124,738,24	s on interest	Deposits in trust companies and banks
	1,090,821.50		Agents' balances, under three months of
	4,867.88		Agents' balances, over three months du
	218,342.70		Bills receivable, taken for fire risks
- . \$27,502,974.04		·e	Total ledger assets, as per balanc
		ER ASSETS.	NON-LED
	Accrued.	Due.	11011 2020
9	\$46,615.19	\$29,786.00	Interest on bonds
4	84.64		Interest on other assets
	•••••	37.50	Rents on company's prop'y or lease
	<b>\$46,699.83</b> chedule D)	\$29,823.50 book value (Sc	Total interest and rents due and accrued
. \$27,715,805.17			Gross- assets
	ED.	NOT ADMITTE	DEDUCT ASSETS
		ess written	Agents' balances, representing busine
3	<b>\$</b> 4,867.88		prior to October 1, 1913
			Bills receivable, past due, taken for ma
5	82,460.65		and fire risks
87,328.53		<b>:</b>	Total
<b>\$</b> 27,628,476.64			Total admitted assets
		LITIES.	LIABI
		unadjusted,	Gross claims for losses reported and
		to December	plus reserve for losses incurred prior
<b>;</b>	\$588,803.35		31 not reported
)	38,155.00		Gross claims for losses resisted
•		-	
	****		

Deduct reinsurance due or accrued.....

Net amount of unpaid losses and claims.....

\$517,537.51

\$626,958.35 109,420.84

		\$9,174,075.59 66,244.66	
niums	es of profits	authorized or	9,240,320.25
			26,584.00
			6,063.12
			500,000.00
bills, accounts	, fees, etc., d	ue or accrued	27,500.00
			166,000.00
			71,494.46
			9,393.16
• • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	32.50
·	• • • • • • • • • • • • • • • • • • • •		53.34
pt capital	· • • • • • • • • • • • • • • • • • • •		\$10,564,978.34
• •			
es	• • • • • • • • • • • • • • • • • • • •	15,063,498.30	
policy-holders.			17,063,498.30
	· · · · · · · · · · · · · · · · · · ·		<b>\$</b> 27,628,476. <b>64</b>
Special	DEPOSITS.		
ts not held for	protection of		
Municipality, Et	te.	of deposit.	liabilities.
		9,200.00 <b>49,920.00</b>	185,621.03 8,938.68
corresponding	liabilities, \$46	,152.50.	
RISKS AND P	REMIUMS, 1918	<b>3.</b>	
			IND INLAND.
			Premlums. \$227,241.93
1,056,892,057			-
\$2,837,229,740	\$29,137,986.48	\$17,670,720	\$511,899.91
915,038,154			
e1 022 101 59 <i>8</i>	#10 909 K9K 99	\$7 QAR QK9	\$213,794.23
180,519,139			
<b>\$1,741,672,447</b>	\$17,633,200.58	\$4,889,028	\$182,489.81
ULATION OF FIR	RE RISKS AND	Premiums.	
Amount. \$390,085,9 4,054,7 4.766.9	charge 97 <b>\$4</b> ,135,6	d. Unearned. 74.61 1–2 55.64 1–4	Premiums unearned. \$2,067,837.31 9,088.91 83,026.84
	aland navigation aland navigation aland navigation aland navigation aland or certificate and or certificate and other tax are other chargerance treaties and the deformation and the second of the se	SPECIAL DEPOSITS.   SPECIAL DEPOSITS.   Stand held for protection of Municipality, Etc.   Stands and PREMIUMS, 1913   FIRE.   Risks AND PREMIUMS, 1915,0387,683 \$18,626,578.52   1,056,892,057   10,511,407.96   \$2,837,229,740 \$29,137,986.48   915,038,154   9,739,451.26   \$1,922,191,586 \$19,398,535.22   180,519,139   1,765,334.64   \$1,741,672,447 \$17,633,200.58   ULATION OF FIRE RISKS AND   Gross prem Amount.   \$390,085,997   4,135,63   4,135,63   36,83   4,054,713   36,83   3	niums.  o or certificates of profits authorized or scrip.  g unpaid.  bills, accounts, fees, etc., due or accrued and other taxes hereafter payable.  or other charges due or accrued.  rance treaties.  hheld from salaries in compliance with spt capital.  ppt capital.  \$2,000,000.00  15,063,498.30  policy-holders.  SPECIAL DEPOSITS.  Its not held for protection of all policy-holder Market value of deposit.  \$254,405.00 10,000.00 49,920.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00 49,920.00 200.00

Year Writte		Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1911 )		266.158.756	2.366.424.63	1-6	894,404.10
1912 }	Three years	266,158,756 296,782,900 320,304,347	2,366,424.63 2,630,619.14 2,856,503.82	1-6 1-2 5-6	1.815.809.57
1913   1910		320,304,347 5,621,085	2,856,503.82 47,697.37	5–6 1–8	2,380,419.85 5,962.17
1911	<b>m</b> .	2,800,237	18,654.85	3-8	6,995.56
1912 (	Four years	3.077.373	28.778.46	5-8	14.861.54
1913 J 190 <b>9</b> 1		2,548,606 68,901,837 77,719,254	33,144.97 876,251.03 977,208.01	7–8	29,001.85
1910		77,719,254	977.208.01	1–10 3–10	87,625.10 293,162,40
1911 }	Five years	90.262.866	1,112,979.62	1-2	293,162.40 556,489.81
1912   1913		96,138,285 107,573,236	1,184,247.29	7-10	828.973.10
1310)	Over five years	4,876,020	1,253,062.31 36,563.04	9-10 pro rata	1,127,756.08 23,161.40
	Totals	\$1,741,672,447	\$17,633,200.58		\$9,174,075.59
		GENERAL INTER	ROGATORIES.		
Larges	t gross aggregate	amount insured in d States, without ar e same be in admit	any one hazar	d located	
any rein	Where in the Unite	d States, without ar	ly deduction wha	tever for	
pani	les?	be in admi	or non-admin	Answer	\$570,000.00
Total	amount of the con	n <b>pany</b> 's stock owned	by the director	s at par	
Valu Total	e?	rectors or other offic	ore 7	Answer	406,300.00 None.
Total	amount loaned to st	tockholders not office	r3?	Answer	None.
What	inierest direct or in	AIRECT DAS TRIS COMP	anv in the canita	I STACK AT	
Is a n	other insurance co najority of the capi	mpany?	pany owned or c	ontrolled.	None.
dire	ctly or indirectly, b	y <b>any other</b> corporat eed policies issued b	ion?	Answer	No.
now	in force?		······································	. Answer	No.
		Business in Conn			Fire.
Gross	risks written				\$16,533,125.00
Less	\$1,763,194.00 risk companies authorize	s canceled, and \$1,	428,033.00 reinsu	rance in	3,191,227.00
					\$13,341.898.00
Gross	premiums on risks	written			Fire. \$156,031.24
Less	\$11,292.78 return surance in compani	written premiums, and \$14,5 es authorized in Cor	540.49 premiums inecticut	for rein-	25,833.27
N	et premiums receive	đ			\$130,197.97
	-				\$75,060.68
Less	losses on risks rei	nsured in companies	authorized in Co	nnecticut	8,386.63
N	et losses paid				\$66,674.05
				••••	\$59,957.75
Less	losses on risks rei	nsured in companies	authorized in Co	nnecticut	4,341.23
N	et losses incurred .			• • • • • • • • • • • • • • • • • • • •	\$55,616.52
					Marine and
Отоля	nieka weitten				Inland. \$137,000.00
Less	\$38,845.00 risks opanies authorized i	anceled, and \$34,40 n Connecticut	5.00 reinsurance	in com-	78,250.00
				1	\$69.750.00
NO.	et risks written		· · · · · · · · · · · · · · · · · · ·	· · · · · · · ·	\$63,750.00 \$3,258.77
Less	\$936.56 return pre	written	premiums for re	nsurance	\$3,20G.11
	in companies autho	rized in Connecticut		• • • • • • •	1,790.29
N	et premiums receive	d			\$1,468.48
Losses	paid	nsured in companies			\$913.60
Less	losses on risks rei	nsured in companies	authorized in Co	nnecticut	578.00
Ne	et losses paid				\$335.60
Losses Losses	incurred	nsured in companies	authorized in Co	nnecticut	\$1,190.65 578.00
Ne	et losses incurred		••••••	• • • • • • • • • • • • • • • • • • • •	\$612.65

Par value. Market value. Amount loaned.

## Schedule C. Loans on Collateral.

Atchison, Topeka & Santa Fé Railway Co., 4%, convertible, gold, coupon, 1960 The Pittsburgh, Cincinnati, Chicago & St. Louis Railway Co., series I, 4½%, con-	\$50,000	0.00	\$47	,000.00	
solidated mortgage, gold, coupon, 1963.	50,000	0.00	50	,000.00	<b>\$25</b> 0,000.00
Southern Railway Co., 5%, first consolidated mortgage, gold, coupon, 1994	25,000	100	22	250.00	<b>42</b> 50,000.00
400 shares, Atlantic Coast Line, com	40.000			400.00	,
500 shares, Reading Company, com	25,000			00.000	
600 shares, Southern Pacific Co	60,000			800.00	l
500 shares, Union Pacific, com	50,000			500.00	
<del>-</del> -	300,000	0.00	\$337,	950.00	\$250,000.00
Schedule D. Bonds and Stocks	owned	by the	Con	ipany.	
GOVERNMENT BONDS: -		Book v		Rate.	Market value.
United States, 3%, 1961		\$650,00	00.00	100	\$650,000.00
STATE, COUNTY, AND MUNICIPAL BONDS: -	•				
Georgia, State, 41/2 %, 1915		10.00	00.00	100	10,000.00
New Mexico, Territory, 4%, 1939			00.00	92	9,200.00
New Maxico, Territory, 4%, 1939 New York, State, 3%, 1957		192,00		96	192,000.00
New York, State, 4%, 1960			10.00	97	51,410.00
New York, State, 4%, 1961		145.50		97	145,500.00
New York, N. Y., City, 3½%, 1927 New York City, 3½%, 1940		113.7		91	113,750.00
New York City, 31/4 %, 1940		215.00		86	215,000.00
New York City 31/6 / 1940		159.9		86	159,960.00
New York City, 3½%, 1940		49,92		96	49,920.00
San Francisco, City and County, 5%, 1939			50.00	101	25,250.00
Toronto, Canada, 4%, 1948	•••	254,40		85	254,405.00
RAILROAD BONDS:					
Atch., Topeka & Santa Fé, 4%, 1960		739.78	30.00	94	739,780.00
Atlantic Coast Line, 4%, 1952		43.50		87	43,500.00
Baltimore & Ohio, 416 %, 1933		202.4		91	202,475.00
Chesapeake & Ohio, 41/2 %, 1930			00.00	79	79,000.00
Chicago & Alton 214 of 1950			00.00	54	10.800.00
Chicago, Burl. & Quincy, 4%, 1958			50.00	91	68,250.00
Chicago Great Western, 4%, 1959			00.00	70	70,000.00
CHICARU, MII. & St. Paul. 4 % %. 1832		53,0	25.00	101	53,025.00
Columbia & Greenville, 6%, 1916 Delaware & Hudson Co., 4%, 1916		50.50	00.00	101	50,500.00
Delaware & Hudson Co., 4%, 1916		97,00	00.00	97	97,000.00
Elmira, Cortland & Northern, 6%, 1914		50,00	00.00	100	50,000.00
Brie, 4%, 1953		135,7	30.00	73	135,780.00
Erie, 4%, 1953		27,69	90.00	71	27,690.00
Fort Worth & Denver City, 6%, 1921		104,00	00.00	104	104,000.00
Illinois Central, 4%, 1955			00.00	89	35,600.00
Lake Shore & Mich. Southern, 4 1/2 %, 1914		100,00		100	100,000.00
Louisville & Nashville, 41/6 %, 1945			00.00	100	50,000.00
Michigan Central, 4½%, 1914 New Orleans, Mobile & Chicago, 5%, 1960		100,00		100	100,000.00
New Orleans, Mobile & Chicago, 5%, 1960			00.00	50	25,000.00
New York & Harlem, 31/2 %, 2000			30.00	84	68,880.00
Norfolk & Western, 41/2 %, 1938	:::		20.00	102	77,520.00
No. PacGt. North'n, Joint, C., B. & Q., 4%, 1	921	235,00		94	235,000.00
Southern Pacific Co., 4%, 1929		193,50		86	193,500.00
Union Pacific, 4%, 1927	• • •	138,00	00.00	92	138,000.00

MISCELLANEOUS BONDS:			
Amalgamated Copper Co., N. J., 5%, 1915	198,000.00	99	198,000.00
American Smelters Securities Co., 6%, 1920	25,750.00	103	25,750.00
Central Leather Co., N. J., 5%, 1925	72,750.00	97	72,750.00
Fire Companies Building Corp., N. Y., 41/4 %, 1961	1,000,000.00	100	1,000,000.00
General Rubber Co., N. J., 41/2 %, 1915	240,000.00	96	240,000.00
Mortgage-Bond Co. of New York, 4%, 1966	21,250.00	85	21,250.00
N. Y. Gas & Elec. Lt., Heat & Power Co., 4%, 1949	41,000.00	82	41,000.00
Otis Elevator Co., N. J., 5%, 1920	98,000.00	98	98,000.00
Pacific Light & Power Corp., 6%, 1914	<b>49,5</b> 00.00	99	49,500.00
RAILEOAD STOCKS: -			
200 shs. Atlanta & Charlotte Air Line	30,000.00	150	80,000,00
1000 " Atlantic Coast Line	232,000.00	232	232,000.00
3850 " Atlantic Coast Line	446,600.00	119.50	460.075.00
300 " Baltimore & Ohio, pref	24,000.00	80	24,000.00
14000 " Brooklyn City Railroad Co	281,000.00	165	281,000.00
Diooria City remitted Co	,		,

MISCELLANEOUS BONDS: -

			Book value.	Rate.	farket value.
5000	shs.	Brooklyn Rapid Transit	440 000 00	89.50	447,500.00
700	**	Buff., Rochester & Pittsburgh, pref. Buff., Rochester & Pittsburgh, com. Central of New Jersey Chicago & Northwestern, pref. Chicago & Northwestern, com. Chicago City Ill.	87,500.00 109,000.00	125	87,500.00 109,000.00
1000	"	Bull., Rochester & Pittsburgh, com	109,000.00	109	109,000.00
1000 2500	**	Chicago & Northwestern pref	800,000.00 417,500.00	300 169	800,000.00 422,500.00
1500	**	Chicago & Northwestern, com	190,500.00	128.75	193.125.00
627	••	Chicago City, Ill	106,590.00	170	106.590.00
2500		Chicago City, Ill. Chicago, Mil. & St. Paul, pref. Chic., St. Paul, Minn. & Omaha, pref. Delaware & Hudson Co.	850,000.00	140	850,000.00
1000 <b>100</b>	**	Delaware & Hudson Co.	135,000.00 15,800.00	185 158	185,000.00 15,800.00
4800	44	Delaware, Lack. & Western Delaware, Lack. & Western, receipts for	936,000.00	890	986,000.00
2820	**	Delaware, Lack. & Western, receipts for			
4000		subscription at par, 50% paid	394,400.00	341.51 126	396,154.30 <b>504,000.00</b>
1600		Great Northern prof receipts for sub-	<b>504,000.</b> 00	120	004,000.00
		Great Northern, pref. Great Northern, pref., receipts for sub- scription at par, 80% paid Lake Shore & Mich. Southern	172,800.00	108	172,800.00 1,528,956.00 1,116,500.00
3146	"	Lake Shore & Mich. Southern	172,800.00 1,510,080.00 1,080,250.00	486	1,528,956.00
14500	**	Lehigh Valley, com.  Louisville & Nashville Mahoning Coal Railroad Co., com.	1,080,250.00	154	1,116,500.00
6000 500	**	Mahoning Coal Railroad Co. com	798,000.00 187,500.00	183 750	798,000.00 187,500.00
2000	**	Manhattan Minn., St. Paul & Sault Ste. Marie Nashville, Chat. & St. Louis New York & Harlem N. Y., Chicago & St. Louis, first pref. Norfolk & Western. com	260,000.00	181.75	263,500.00
1000	"	Minn., St. Paul & Sault Ste. Marie	81,000.00	81	81.000.00
8500	••	Nashville, Chat. & St. Louis	479,500.00	187	479,500.00
5021 500	44	N. V. Chicago & St. Louis, first pref.	878,675.00 48,500.00	355 97	891,227.50 48,500.00
5105	**	Norfolk & Western, com	520,710.00	102	520,710.00
2500	"	Pitts., Cin., Chicago & St. Louis, pref.	262,500.00	105	262,500.00
2000	"	Pitts., Cin., Chicago & St. Louis, com.	168,000.00	84	168,000.00
500 1700	44	Norfolk & Western, com	520,710.00 262,500.00 168,000.00 78,000.00 149,600.00	84 157.75 89.50	78,875.00 152,150.00
1110.	**	Southern Pacific, certificates of interest	104.340.00	94	104.840.00
1000	"	Union Pacific pref	85,000.00	85	85,000.00
200	**	Union Pacific, com	31,000.00	157.50	81,500.00
1300 3000	64	Western Maryland nref	287,300.00 165,000.00	223.50 55	290,550.00 165,000.00
			100,000.00	00	200,000.00
1	BANK	AND TRUST COMPANY STOCKS:			
250	shs.	American Exchange Nat., N. Y	50,000.00	200	50,000.00
500	**	Bank of America, New York, N. Y	27,000.00 190,000.00	5 <b>54</b> 388	27,700.00 194,000.00
600	**	Central Trust Co., New York, N. Y.	594,000.00		606,000.00
125	••	Fourth Nat., New York	20,625.00	167	20,875.00
425	**	American Exchange Nat., N. Y. Bank of America, New York, N. Y. Bank of New York, N. B. A., New York Central Trust Co., New York, N. Y. Fourth Nat., New York Mechanics & Metals Nat., N. Y.	91,375.00	215	91,375.00
		MIRCHITANNOTE STOCKS			
400	shs.	American Can Co., N. J., pref	85,600.00	90.75	86,300.00
4000	14	Consolidated Gas Co., N. Y	520,000.00	130	520,000.00
10000		Dela., Lack. & Western Coal Co., N. J.	73,125.00	250	78,125.00
500	44	Lehigh Valley Coal Sales Co. N. J.	1,000,000.00 51 500 00	100 231	1,000,000.00 57,750.00
300		Mahoning Investment Co	51,500.00 19,500.00	65	19.500.00
100	"	Northern Securities Co., N. J	10,200.00	104	10,400.00
2000 700	"	Mahoning Investment Co.  Northern Securities Co., N. J.  Sears, Roebuck & Co., N. Y., pref.  United States Express Co.	244,000.00 32,200.00	123.75 46	10,400.00 247,500.00 82,200.00
100			32,200.00	40	82,200.00
		Totals	\$21,634,215.00	\$2	1,770,522.80
		Schedule X. Unlisted	l Assets.		
		Date dropped		Actual	Market value
0 -1-			value.	cost.	Dec. 31, 1913.
9 BDS	1	neral Adjustm't Bureau, N. Y	\$400.00	400.00	
25 "	Lo	sville Prop. Co 2	5,500.00		
8 "	801	sville Prop. Co 2  thern Adj. Bur  derwriters' Salv.	150.00	150.00	
10 "	Un	derwriters' Salv. Co. of Chic., Ill 1	,000.00 1,	.000.00	
10 "	Un	derwriters' Salv.	.,000.00	,000.00	
4 -+		Co. of Chic., III	.,000.00 1	,000.00	
1 sh.	· w	est. Adj. & Ins. Co., Illinois	100.00	125.00	
⅓ "	w	est. Adj. & Ins. Co., Illinois			•••••
	. (	Co., Illinois	50.00	100.00	
		Totals \$5	5,200.00 \$2	,775.00	
			, <b>V</b>	,	

## COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA.

### PHILADELPHIA, PA.

### Commenced Business, April, 1833.

CHAS. R. PROK, President.

E. A. LAW, Secretary.

## CAPITAL STOCK.

Amount of ledger assets December 31, 1912...... \$1,162,718.39

Amount of capital paid up in cash...... \$400,000.00

INCOME.  Fire.  Gross prems. received during the year \$645,897.71  Deduct reinsurance, \$169,266.85 and return premiums, \$106,794.63			
Gross prems. received during the year \$645,897.71  Deduct reinsurance, \$169,266.85 and return premiums, \$106,794.63			
Gross prems. received during the year \$645,897.71	IN	COME.	
Deduct reinsurance,		Fire.	
\$169,266.85 and return premiums, \$106,794.63	Gross prems. received during the year	\$645,897.71	
and return premiums, \$106,794.63	Deduct reinsurance,		
\$106,794.63       276,061.48         Received for premiums (other than perpetual)       \$369,836.23         Deposit premiums written on perpetual risks (gross)       1,496.37         Gross interest on mortgage loans and ground rents	\$169,266.85		
Received for premiums (other than perpetual)  Deposit premiums written on perpetual risks (gross)  Gross interest on mortgage loans and ground rents	and return premiums,		
Deposit premiums written on perpetual risks (gross)  Gross interest on mortgage loans and ground rents	\$106,794.63	276,061.48	
Deposit premiums written on perpetual risks (gross)  Gross interest on mortgage loans and ground rents	·-	<del></del>	
Gross interest on mortgage loans and ground rents	Received for premiums (other tha	n perpetual)	\$369,836.23
and ground rents       \$8,275.89         Gross interest on collateral loans       168.90         Gross interest on bonds and dividends on stocks       35,180.30         Gross interest on deposits       1,178.47         Discount on taxes       6.96	Deposit premiums written on perpetual	l risks (gross)	1,496.37
Gross interest on collateral loans.       168.90         Gross interest on bonds and dividends on stocks.       35,180.30         Gross interest on deposits.       1,178.47         Discount on taxes.       6.96	Gross interest on mortgage loans	_	
Gross interest on bonds and dividends on stocks	and ground rents	\$8,275.89	•
dends on stocks	Gross interest on collateral loans	168.90	
Gross interest on deposits	Gross interest on bonds and divi-		
Discount on taxes	dends on stocks	35,180.30	
	Gross interest on deposits	1,178.47	
Gross interest on deposit with Phila-	Discount on taxes	6.96	
	Gross interest on deposit with Phila-		
delphia Underwriters' Association 3.15	delphia Underwriters' Association	3.15	
Gross rents from company's prop-	Gross rents from company's prop-		
erty, including \$2,500.00 for com-			
pany's occupancy of its own bldgs. 3,974.00	• • • • • • • • • • • • • • • • • • • •	3,974.00	

Total gross interest and rents.....

Discounts on perpetual premiums.....

48,787.67

476.52 89.18

5.85

Agents' balances previously charged off Gross profit on sale or maturity of ledger assets, viz.:	3.50
Bonds	172.50
Total income	
Sum of both amounts	· • • • • • • • • • • • • • • • • • • •
DISBURSEMENTS.	
Fire. Gross amount paid policy-holders	
for losses (including \$34,391.20	
occurring in previous years) \$300,267.98	
Deduct amount received for salvage,	
<b>\$1,328.26</b>	
for reinsur. in other companies,	
\$67,767.93	
and for discount,	
<b>\$340.44</b> 69, <b>436.63</b>	
Net amount paid policy holders for losses	\$230,831.35
Expenses of adjustment and settlement of losses	4,221.06
Commissions or brokerage	86,349.80
Salaries, \$10,800.00, and expenses, \$9,911.95, of	0.,0.000
special and general agents	20,711.95
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	23,488.90
Rents for company's occupancy of its own buildings	2,500.00
Advertising, \$702.15; printing and stationery, \$6,-	
144.84	6,846.99
Postage, telegrams, telephone, and express	3,779.13
Furniture and fixtures	321.96
Underwriters' boards and tariff associations	5,344.90 8,657.22
Fire department, fire patrol and salvage corps	0,001.22
assessments, fees, taxes and expenses	1,160.09
Inspections and surveys	1,011.08
Repairs and expenses (other than taxes) on real	•
estate	364.68
Taxes on real estate	799.00
State taxes on premiums	9,817.02
Insurance-department licenses and fees	3,237.66
Federal corporation tax	405.36
Capital stock tax	1,091.08 843.09
Heating, lighting, etc., of home office  Bradstreet's	416.50
Underwriters' Protective Association	250.00
Subscriptions to periodicals	187.06
Safety deposit boxes	125.00
• •	

420,867.82

\$1,583,586.21

- 1		<b>50.50</b>	
Bonds		58.50	
Christmas gifts to clerks		240.00	
Sundry expenses		396.04	
Deposit premiums returned		5,422.53	
Paid stockholders for interest or dividend			
declared during the year)		32,000.00	
Agents' balances charged off		381.06	
Uncollectible interest on mortgage		75.00	
Gross loss on sale or maturity of ledger a			
Bonds	• • • • • • • • • • • • • • • • • • • •	162.50	
Total disbursements	· · · · · · · · · · · · · · · ·		451,496.51
Balance			\$1,132,089.70
LEDGER		<b>A</b> FE OFF 10	
Book value of real estate		<b>\$</b> 55,057.18	
Mortgage loans on real estate		172,040.00	
Loans secured by collateral (Schedule C)		3,300.00	
Book value of bonds, \$573,286.03, and sto			
501.42 (Schedule D)		774,787.45	
Cash in company's office		957.60	
Deposits in trust companies and banks of		61,494.94	
Agents' balances, under three months du		•	
Agents' balances, over three months due.		2,203.81	
Perpetual deposits in other companies		1,903.75	
Total ledger assets, as per balance			\$1,132,089.70
. NON-LEDGE	B ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 37.50	\$1,692.66	•
Interest on bonds		6,952.42	
Interest on collateral loans		38.77	
Total interest due and accrued	\$37.50	\$8,683.85	8,721.35
Market value of real estate over book val			16,107.82
Philadelphia Fire Underwriters' Associat	ion deposit.	• • • • • • • • • • • • • • • • • • • •	100.00
Gross assets		• • • • • • • • • • • • • • • • • • • •	\$1,157,018.87
DEDUCT ASSETS	NOT ADMITTS	en.	•
Agents' balances, representing busines		<del> •</del>	
prior to October 1, 1913		\$2,203.81	
Book value of bonds and stocks over ma		<b>4-,</b>	
(Schedule D)		1,723.45	
,	-		
Total	• • • • • • • • • • • • • • • • • • • •		3,927.26
Total admitted assets			\$1,153,091.61

	LIABILITI	ES.		
Gross losses adjusted and			3,790.90	
			0,1 80.80	
Gross claims for losses re				
plus reserve for losses in				
31 not reported			5,183.69	
Gross claims for losses res	sisted		700.00	
	• • • • • • • • • • • • • • • • • • •		9,674.59	
Deduct reinsurance due or	accrued	1	4,200.22	
Net amount of unpaid	losses and claim	<u></u>		\$25,474.37
Unearned premiums on fire				337,143.66
				•
Reserve on perpetual polici				182,774.81
Estimated federal, state as				6,768.00
Contingent commissions or	other charges du	e or accrued.		6,084.14
Ten per cent. of perpetual	deposits with oth	er companies.	• • • • • • •	190.38
Total liabilities, excep	t capital			<b>\$</b> 558,435.36
Capital paid up in cash	-		0,000.00	,
Surplus over all liabilities			1,656.25	
•				
Surplus as regards po	olicy-holders		• • • • • •	594,656.25
Total	•••••		•••••	\$1,153,091.61
	RISKS AND PREMIU	мв, 1913.		
	FIRE.		Risks.	Premiums.
In force December 31, 1912 Written or renewed during		\$8:	Risks. 2,889,575 1,748,779	Premiums. \$817,880.82 645,897.71
In force December 31, 1912 Written or renewed during to tals Deduct those expired and ma	the year	\$8: 64	2,889,575	\$817,880.82
Written or renewed during	the yearrked off as termina	\$8:\$8:\$14:\$14:\$8:\$8:\$8:\$8:	2,889,575 1,748,779 7,638,354	\$817,880.82 645,897.71 \$1,463,778.03
Totals  Deduct those expired and ma  In force at the end of the	rked off as termina	\$8\$14.ted\$8	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58
Totals  Deduct those expired and ma  In force at the end of the deduct amount reinsured  Net amount in force December 1 of the deduct amount in force	rked off as termina he year 1913 ember 31, 1913 above	\$8. 6. \$14 ted 6. \$86 11 \$6. \$6.	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 9,068,020 7,458,542	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30
Totals Deduct those expired and ma In force at the end of the deduct amount reinsured Net amount in force Decepter Perpetual risks not included Premiums on same	rked off as termina he year 1913 ember 31, 1913 above	\$8. 6. \$14' ted 6: \$88	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 1,068,020 7,458,542	\$817,880.82 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.80 \$650,788.28
Totals	rked off as termina he year 1913 ember 31, 1913 above	\$8. 6. \$14' ted 6. \$18' \$15' \$15' \$15' \$15' \$15' \$15' \$15' \$15	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 1,068,020 7,458,542	\$817,880.82 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95
Totals Deduct those expired and ma In force at the end of the deduct amount reinsured Net amount in force Decepter Perpetual risks not included Premiums on same	rked off as termina he year 1913 ember 31, 1913 above	\$8. 6. \$14' ted \$14' ted \$86' \$86' \$6'	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 9,068,020 7,458,542 	\$817,880.82 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.80 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned.
Totals	rked off as termina he year 1913 ember 31, 1913 above LATION OF FIRE RIS G Amount.	\$8	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 9,068,020 7,458,542 	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97
Totals	rked off as termina he year 1913 ember 31, 1913 above LATION OF FIRE RIS G Amount.	\$8	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 9,068,020 7,458,542 	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61
Totals	the year	\$8.	7,458,542 1,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.80 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33
Totals	rked off as termina he year 1913 ember 31, 1913 above	**************************************	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 9,068,020 7,458,542 	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82
Totals  Deduct those expired and ma  In force at the end of the content of the co	the year	**************************************	7,458,542 1,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542 2,068,020 7,458,542	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03
Totals  Deduct those expired and ma  In force at the end of the content of the co	the year	**************************************	2,889,575 4,748,779 7,638,354 1,111,792 3,526,562 2,068,020 7,458,542 	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63
Totals	the year  rked off as termina he year 1913  ember 31, 1913  above  LATION OF FIRE RIS  \$22,390,220 \$32,236 615,109 9.143,154 9,828,057 11,629,305 151,830 141,005 134,525	\$8.	7,458,542 1,458,542 7,458,542	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.80 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 965.56
Totals  Deduct those expired and ma  In force at the end of the content of the co	the year  rked off as termina he year 1913  ember 31, 1913  above  LATION OF FIRE RIS  \$22,390,220 \$32,236 615,109 9.143,154 9,828,057 11,629,305 151,830 141,005 134,525	**************************************	7,458,542 1,101,792 1,638,354 1,111,792 1,068,020 7,458,542 1,111,792 1,068,020 7,458,542 1,111,792	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 965.55 1,559.84
Totals	the year  rked off as termina he year 1913  ember 31, 1913  above  LATION OF FIRE RIS  \$22,390,220 \$32,236 615,109 9.143,154 9,828,057 11,629,305 151,830 141,005 134,525	**************************************	7,458,542 1,256,562 7,458,542 7,588,542	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 965.55 1,559.84
Totals  Deduct those expired and ma  In force at the end of the content of the co	the year  rked off as termina he year 1913  ember 31, 1913  above  LATION OF FIRE RIS  \$22,390,220 \$32,236 615,109 9.143,154 9,828,057 11,629,305 151,830 141,005 134,525	**************************************	7,458,542 1,256,562 2,068,020 7,458,542 2,068,020	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.80 189,893.80 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 965.55 1,559.84 2,148.08 6,562.51 18,789.97 20,189.27
Totals	rked off as termina he year 1913 ember 31, 1913 above	**************************************	7,458,542 1,256,562 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 1,10 1,2 1,4 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 995.56 1,559.84 2,143.08 6,562.51 13,739.97 20,138.22 27,166.83
Totals	the year  rked off as termina the year 1913  ember 31, 1913  above  LATION OF FIRE RIG Amount. \$22,390,220 332,236 615,109 9,143,154 9,828,057 11,629,305 151,830 141,005 134,525 183,581 2,010,473 2,115,786 2,405,339 2,918,522 2,882,050 577,300	**************************************	7,458,542 1,256,562 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 1,10 1,2 1,4 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 965.55 1,559.84 2,143.08 6,562.51 18,739.97 20,138.92 27,166.83 2,156.06
Totals	rked off as termina he year 1913 ember 31, 1913 above	**************************************	7,458,542 1,256,562 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 7,458,542 1,10 1,2 1,4 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6	\$817,880.32 645,897.71 \$1,463,778.03 623,096.45 \$840,681.58 189,893.30 \$650,788.28 \$8,217,821.00 \$200,922.95 Premiums unearned. \$119,317.97 1,070.61 5,118.00 12,981.33 43,668.82 79,940.22 220.03 398.63 995.56 1,559.84 2,143.08 6,562.51 13,739.97 20,138.22 27,166.83

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located

anywhere in the United States, withour reinsurance, whether the same be in a panies?  Total amount of the company's stock of value?  Total amount loaned to directors or other Total amount loaned to stockholders not of What interest, direct or indirect, has this of any other insurance company?  Is a majority of the capital stock of this directly or indirectly, by any other company guaranteed policies issued in force?  Business in Corose risks written  Less \$327,988.00 risks canceled, and \$ panies authorized in Connecticut  Net risks written  Less \$2,911.98 return premiums, and \$ ance in companies authorized in  Net premiums received  Less paid  Less losses on risks reinsured in companies losses on risks reinsured in companies.	wned by the direct officers?	Ansi Lors at 1 Ansi Ansi Lors and I Ansi Ansi Controll Ansi Massi	### ### ##############################
Net losses paid			
Losses incurred			\$5.148.65
Less losses on risks reinsured in compa	nies authorized in	Connecti	\$5,148.65 cut 14.10
Less losses on risks reinsured in compa			
Net losses incurred	oans on Collateral. Par value. M \$1,050.00	arket valu \$3,974 \$3,974	\$5,134.55 ie. Amount loaned. 25 \$3,300.00 25 \$8,300.00
Net losses incurred	oans on Collateral. Par value. M \$1,050.00  \$1,050.00  Itooks owned by the	arket valu \$3,974 \$3,974 Compan	\$5,134.55  ie. Amount loaned. 25 \$3,300.00 25 \$8,300.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the	\$3,974 \$3,974 \$3,974 Company	\$5,134.55  ie. Amount loaned. 25 \$3,300.00 25 \$3,300.00 /. te. Market value.
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	\$3,974 \$3,974 <i>Compan</i> alue. Rs	\$5,134.55  ie. Amount loaned. 25 \$3,300.00 25 \$8,300.00  t. Market value. 00 \$10,000.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	\$3,974 \$3,974 <i>Compan</i> alue. Rs	\$5,134.55  ie. Amount loaned. 25 \$3,300.00  25 \$8,300.00  /. te. Market value. 00 \$10,000.00 92 \$18,400.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	arket valt \$3,974 \$3,974 **Compan; alue. Rs 56.00 1	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$8,300.00  7.  1e. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	\$3,974 \$3,974 \$3,974 *Compan; alue. Rs 56,00 1 00.00 31.25 75.00 1	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$3,300.00  7.  1e. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	arket valu \$3,974 \$3,974 Compans alue. Rs 56.00 1 00.00 3 31.25 75.00 1 20.00 1	\$5,134.55  ie. Amount loaned. 25 \$3,300.00  25 \$3,300.00  /.  te. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00 04 20,800.00 01 3,030.00 01 5,050.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	\$3,974 \$3,974 Companalue. Rs 56.00 1 00.00 31.25 75.00 1 20.00 1 20.00 1	\$5,134.55  ie. Amount loaned. 25 \$3,300.00  25 \$3,300.00  /.  te. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00 04 20,800.00 01 3,030.00 01 5,050.00 90 4,500.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	\$3,974 \$3,974 \$3,974 Compana alue. Rs 56.00 1 00.00 31.25 75.00 1 20.00 1 20.75 38.30	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$8,300.00  /.  te. Market value. 00 \$10,000.00 95 14,250.00 04 20,800.00 01 3,030.00 01 3,030.00 01 5,050.00 90 4,500.00 90 900.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	par value. M \$1,050.00 \$1,050.00  stocks owned by the Book v \$10.3	arket valu \$3,974 \$3,974 Compana alue. Rs 56.00 1 00.00 3 75.00 1 20.00 1 20.75 3 3.30 1 5.00 1	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$3,300.00  /-  te. Market value. 00 \$10,000.00 92 14,250.00 04 20,800.00 01 3,030.00 01 5,050.00 90 4,500.00 90 900.00 00 3,000.00
Schedule C. L  21 shs. Union Pass. Ry., Phila.  Totals  Schedule D. Bonds and S.  Stats, County, and Municipal Bonds Allegheny County, Pa., 4%, 1939 Massachusetts State, 3½%, 1934 Baltimore, 4%, 1960 New York City, 4½%, 1957 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 4%, 1915 Norfolk, Va., 4%, 1931 Pittsburgh, Pa., 4%, 1915	Par value	arket valu \$3,974 \$3,974 Compan; alue. Rs 56.00 1 031.25 75.00 1 100.00 1 20.00 1 20.75 38.30 15.00 1	#5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$8,300.00  7. te. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00 01 3,030.00 01 5,050.00 90 4,500.00 90 900.00 03,000.00 02 5,100.00
Schedule C. L  21 shs. Union Pass. Ry., Phila.  Totals  Schedule D. Bonds and S.  Stats, County, and Municipal Bonds Allegheny County, Pa., 4%, 1939 Massachusetts State, 3½%, 1934 Baltimore, 4%, 1960 New York City, 4½%, 1957 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 4%, 1915 Norfolk, Va., 4%, 1931 Pittsburgh, Pa., 4%, 1915	Par value	arket valu \$3,974 \$3,974 \$3,974 Compan; alue. Rs 56.00 1 20.00 1 20.00 1 20.75 38.30 15.00 1 99.00 1	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$3,300.00  /.  te. Market value. 00 \$10,000.00 95 14,250.00 01 3,030.00 01 3,030.00 01 5,050.00 90 4,500.00 90 90.00 00 3,000.00 01 5,000.00 01 5,000.00 01 5,000.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00
Schedule C. L  21 shs. Union Pass. Ry., Phila.  Totals  Schedule D. Bonds and S.  Stats, County, and Municipal Bonds Allegheny County, Pa., 4%, 1939 Massachusetts State, 3½%, 1934 Baltimore, 4%, 1960 New York City, 4½%, 1957 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 5%, 1923 Norfolk, Va., 4%, 1915 Norfolk, Va., 4%, 1931 Pittsburgh, Pa., 4%, 1915	Par value	**************************************	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$3,300.00  7.  1e. Market value. 00 \$10,000.00 92 18,400.00 95 14,250.00 04 20,800.00 01 5,050.00 90 4,500.00 90 900.00 00 3,000.00 00 3,000.00 01 5,050.00 00 900.00 00 900.00 00 3,000.00 00 3,000.00 00 3,000.00 00 3,000.00 00 6,000.00
Schedule C. I  21 shs. Union Pass. Ry., Phila	Par value	arket valu \$3,974 \$3,974 Company alue. Rs 56.00 1 00.00 31.25 75.00 1 20.75 38.30 15.00 1 99.00 1 37.50	\$5,134.55  1e. Amount loaned. 25 \$3,300.00  25 \$3,300.00  /.  te. Market value. 00 \$10,000.00 95 14,250.00 01 3,030.00 01 3,030.00 01 5,050.00 90 4,500.00 90 90.00 00 3,000.00 01 5,000.00 01 5,000.00 01 5,000.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00 01 90 90.00

#### Roanoke, Va., 4½%, 1941 Roanoke, Va., 4½%, 1936 St. Paul, Minn., 4%, 1938 Trenton, N. J., 4%, 1939 Wilkes-Barre, Pa., 3½%, 1921 Wilmington, Del., 4%, 1932 2,010.00 7,120.54 5,131.25 3,830.00 96 96 96 95 1,920.00 6,720.00 4,800.00 3,800.00 10,000.00 10,151.00 100 RAILROAD BONDS: -RAILBOAD BONDS:— Catawissa, 4%, 1948 Chesapeake & Ohio, 4%, 1914 Delaware & Hudson Co., 4%, 1948 Sliectric & People's Traction, 4% Erie & Western, 4%, 1925 Baltimore & Ohio, 4%, 1941 Lake Shore & Michigan Southern, 4%, 1931 Lehigh Valley, 4½%, 1940 Lehigh Coal & Navigation Co., 4½%, 1930 Lehigh Valley, 6% 3,800.00 10,000.00 11,400.00 20,500.00 13,950.00 8,500.00 9,000.00 25,000.00 20,000.00 4,300.00 9,772.00 12,015.00 23,359.00 15,412.50 9,262.50 9,325.00 25,250.00 20,350.00 95 100 95 82 93 85 90 100 100 18,137.50 140

	Book value.	Rate.	Market value.
Lehigh Valley, 4%, 2003	4,900.00	87	4.350.00
Newark Passenger, 5%, 1930	16,012.50	1031/4	
New York Central 414% 1920	14.856.94	98	14.700.00
New York Central & Hudson River, 31/2 %, 1998	8,200.00	79	7,900.00
New York, Lackawanna & Western, 4%, 1923	10,062.50	95	9.500.00
New York, Phila. & Norfolk, 4%, 1948	19,100.00	94	18,800.00
Northern Central, 5%, 1926	6,910.00	105	6,300.00
Northern Central, 5%, 1926	4.640.00	105	4,200.00
Pennsylvania Co., 31/2 %, 1916	5.842.50	98	5,880.00
Pennsylvania Co., 4%, 1931	25.125.00	92	23,000.00
Pennsylvania & North Western, 5%, 1930	10,400.00	106	10,600.00
Philadelphia, Baltimore & Wash., 4%, 1943	5,225.00	98	4,900.00
Philadelphia & Erie, 5%, 1920	10,600.00	104	10,400.00
Philadelphia & Reading Terminal, 5%, 1941	12,050,00	1134	
Pitts., Cin., Chicago & St. Louis, 41/2 %, 1942	23,400.00	100 /2	20,000.00
Reading Co. & The Phila. & Reading Coal & Iron	20,100.00	200	20,000.00
Co., 4%, 1997	14,750.00	93	13,950.00
West Jersey & Seashore, 4%, 1936	10.000.00	97	9,700.00
Wladikawkas, 4%, 1957	15,000.00	90	13,500.00
Wiadikawkas, 170, 1001	10,000.00	50	10,000.00
MISCELLANEOUS BONDS:			
Equitable Illuminating Gas Light Co., of Phila.,	14 000 50		
5%, 1928	14,302.50	105	13,650.00
Penn. Steel Co., 5%, 1917	15,250.00	100	15,000.00
Philadelphia Company, 5%, 1949	5,425.00	100	5,000.00
Western Union Tel. Co., 4½%, 1950	26,925.00	89	22,250.00
RAILROAD STOCKS:			
11 shs. Elmira & Williamsport	550.00	50	550.00
50 " Frankford & Southwark	16.656.25	358	17,900.00
205 "Germantown Passenger	17.744.60	105	21.525.00
104 " North Pennsylvania	8,699.50	91	9.464.00
660 "Pennsylvania	36,198.88	55	36,300.00
264 " Phila., Germantown & Norristown	28.847.05	140	36,960.00
200 " Phila, Traction Co	18,225.00	80	16,000.00
100 " Second and Third St. Passenger	16.816.00	242	24,200.00
20 " Thirteenth and Fifteenth St. Passenger	4,500.00	243	4,860.00
150 "United Cos. of New Jersey	29,217.39	225	33.750.00
164 " Union Traction Co. of Philadelphia	2.870.00	45	7.380.00
	2,010.00		1,000.00
BANK STOCKS: —			
28 shs. Bank of North America, Phila	7,458.00	280	7,840.00
10 " First National of Philadelphia	2,102.50	211	2,110.00
35 " National of Northern Liberties	11,516.25	250	8,750.00
MISCELLANEOUS STOCKS:			
	100.00	100	***
2 shs. General Adjustment Bureau	100.00	100	100.00
Totals	\$774,787.45		\$773,064.00

# DETROIT FIRE AND MARINE INSURANCE COMPANY,

## DETROIT, MICH.

# Commenced Business, March 14, 1866.

E. H. BUTLER, President.		A. H. McDone	IL, Secretary.
CAPITA  Amount of capital paid up in cas  Amount of ledger assets December 31,			<b>\$</b> 2,191,652.83
INC	OME.		•
Fire. Gross prems. received	Marine and Inland.		
during the year \$1,043,846.44  Deduct reinsurance,	\$21,880.04	·	
\$171,899.88 and return premiums, \$170,331.52	6,060.17		
Received for prems., \$707,675.21	\$15,819.87	<b>\$</b> 723, <b>4</b> 95.08	
Gross interest on mortgage loans	<b>\$</b> 45,274. <b>9</b> 2		
Gross interest on collateral loans	539.63		
Gross interest on bonds	41,271.52		
Gross interest on deposits	2,198.97		
Gross interest on land contracts	4,901.25		
Gross rents from company's prop-			
erty, for company's occupancy of			
its own buildings	6,000.00		
Total gross interest and rents		100,186.29	
Gross profit on sale or maturity of ledge		:	
Bonds		560.00	
Gross increase, by adjustment, in boo	k value of		
ledger assets, viz.:			
Bonds	•	131.25	
Total income			824,372.62

## DISBURSEMENTS.

	COUNTRIA TO.	DIGDOL		
	Marine and Inland.	Fire.		
	- w		Gross amount paid	(
			policy-holders for	
			losses (including	
			\$47,622.93 occur-	
			ring in previous	
	\$17,434.03	<b>\$</b> 465,220.45	years)	
			Deduct amount re-	I
			ceived for salvage,	
			\$14,323.85	\$
			for reinsurance in	
			other companies,	
			\$106,587.47	\$
			and for discount,	
	12,551.55	108,552.80	\$193.03	\$
			Net amount paid policy-	1
<b>\$</b> 361,550.	<b>\$4,</b> 882. <b>48</b>	\$356,667.65		
5,537.			Expenses of adjustment	
159,8 <b>44</b> .		ge	Commissions or brokers	(
	<b>\$</b> 9,769.89, of	nd expenses,	Salaries, \$20,984.94, a	5
30,754.			special and general	
			Salaries, fees, and all	5
46,142.			directors, trustees, an	
	y's occupancy	00 for company	Rents, including \$6,000.	F
7,754.			of its own buildings.	
	l stationery,	printing and	Advertising, \$2,019.28;	1
11,058.			\$9,039.57	
5,237.	)Tess	phone, and exp	Postage, telegrams, tele	I
1,072.			Legal expenses	I
1,842.			Furniture and fixtures.	
5,168.		tions	Maps, including correct	1
10,022.			Underwriters' boards as	
	alvage corps	patrol and s	Fire department, fire	F
6,063.	es	es and expens	assessments, fees, tax	
522.	• • • • • • • • • • • •		Inspections and surveys	I
2,369.			Taxes on real estate	
9,922.	· · · · · · · · · · · · · · · · · · ·	18	State taxes on premium	5
3,710.	8	censes and fee	Insurance-department li	I
1,409.			Federal corporation tax	F
2,596.	(Michigan)	te and county	Personal taxes, city, sta	F
462.			Municipal licenses	M
153.			Filing licenses	F
1,002.	${\tt ing}.\dots\dots$	ome-office build	Heating and lighting he	I
585.		<b></b>	Auditing	1
21.			Cartage	(
81.		pplies	Laundry and janitor su	I

DETROIT FIRE AND MARI	NE INSURA	NCE COMPAN	vy. 278
Affidavits		4.25	
Abstracts of title		35.50	
Stamp machine		25.00	
Western Union clock service		15.00	
Checking tax list for mortgages		32.00	
Dues Board of Commerce		25.00	
Cleaning and repairing numbering mach		4.60	
Toilet paper		9.00	•
Paid stockholders for interest or dividen		0.00	
declared during the year)		65,000.00	
		556.73	
Agents' balances charged off		550.75	
Gross decrease, by adjustment, in booledger assets, viz.:	k value of		
Bonds		1,111.17	
Total disbursements	· • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	741,706.48
Balance			\$2,274,318.97
Book value of real estate	not on in-	\$217,659.12 841,142.65 8,600.00 992,279.05 991.75 9,283.32 82,388.06	
Agents' balances, under three months of		114,017.02	
Agents' balances, over three months due		3,123.27	
Due for reinsurance on losses paid		4,834.73	
Total ledger assets, as per balance			\$2,274,318.97
NON-LEDG	eb assets.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 5,684.65	<b>\$</b> 846.82	
Interest on bonds	•••••	15,700.70	
Interest on collateral loans	••••	4.80	
Interest on other assets		661.85	
Total interest due and accrued	\$5,684.65	\$17,214.17	22,898.82
Gross assets	••••••	•••••	\$2,297,217.79

Agents' balances, represe prior to October 1, 191 Book value of bonds over r	enting busing 3narket value		\$3,123.27- 16,055.10	19,178.37
Total admitted ass	ets			
	LIABI	LITIES.		
Gross losses adjusted and Gross claims for losses a plus reserve for losses in	reported and	unadjusted,	\$2,485.12	·
31 not reported			67,225.62	
Gross claims for losses re			3,604.00	
Total		- 	\$73,314.74	
Deduct reinsurance due or	accrued		14,892.37	
Net amount of unpaid Unearned premiums on fit Salaries, rents, expenses, l Estimated federal, state as	re risks pills, accounts	, fees, etc., du	e or accrued	\$58,422.37 637,210.22 200.00 7,500.00
Total liabilities, exce Capital paid up in cash Surplus over all liabilities		• • • • • • • • • •	\$500,000.00 1,074,706.83	\$703,332.59
Surplus as regards po	olicy-holders			1,574,706.83
Total			•••••	\$2,278,039.42
•	RISKS AND P	REMIUMS, 1918.		
		RE.		IND INLAND.
In force December 31, 1912	Risks. \$113,747,847	Premiums. \$1,240,888.91	Risks. \$70,000	Premiums. \$2,100.00
Written or renewed during the year Excess of original prems. over amount received	89,423,300	1,043,846.44	4,391,321	21,880.04
over amount received for reinsurance		2,874.08		0.00
Total	\$203,171,147	\$2,287,109.43	\$4,461,321	\$23,980.04
Total  Deduct those expired and marked off as term	76,965,911	901,056.63	4,391,321	21,880.04
In force at the end of the year 1913 Deduct amount reinsured.	\$126,205,236 14,747,821	\$1,386,052.80 183,647.19	\$70,000 70,000	\$2,100.00 2,100.00
Net amount in force December 31, 1913	\$111,457,415	\$1,202,405.61	\$0.00	\$0.00

Ruc	APITULATION OF FIRE R	ISKS AND PRE	MIUMS.	
Year.		Gross premiun	ns	Premiums
Written. Term.	Amount.	charged.	Uncarned.	
1913 One year or less		\$432,243.6 641.9	84 1-2	\$216,121.82
1912 1913 Two years	58,081 87,181	641.8 883.6	97 1-4 31 3-4	160.50 662.72
1911 )	16,225,166	150.746.9	00 1 6	25,124.48
1912 > Three years	19,681,970	181.919.	51 1-2	90,959.76
1913 ) 1910 )	22,238,114	211,276.8 239.	88 5–6	176,064.05 29.90
1044	24,875 27,327	429.2	27 3-8	160.99
1912 Four years	57,982	525.7	75 5 <del>-</del> 8	328.60
1913	64,644	673.0	06 7-8	588.88
1909	2,527,559 2,923,986	30,205.3 84.092.3	81 1-10 21 8-10	10.227.66
1910 1911 1911 1912	3,821,137 4,251,717	84,092. 46,710.	31 1-10 21 8-10 05 1-2 54 7-10	3,020.53 10,227.66 23,855.02
1912	4,251,717	51,155.0	54 7-10	35,808.88
1913 j	4,645,983	60,662.	70 9–10	54,596.43
Totals	\$111,457,415	\$1,202,405.	61	\$637,210.22
	GENERAL INTERF			
Largest gross aggrega	te amount insured in ited States, without and the same be in admit	any one ha	zard located	
reinsurance, whether	the same be in admit	y deduction v ted or non-ad	mitted com-	
panies?			Answer	\$50,000.00
Total amount of the	company's stock owned	by the direc	ctors at par	400.000.00
Total amount loaned to	o directors or other off	cers?	Answer	108,200.00
Total amount loaned to	stockholders not office	rs?	Answer	14,000.00 <b>3,</b> 000.00
What interest, direct o	r indirect, has this com	pany in the	capital stock	37
Is a majority of the co	.CO COMPANY?	nany owned o	Answer	None.
directly or indirectly	, by any other corpora	tion?	Answer	No.
Has this company guar	o directors or other office of stockholders not office r indirect, has this comice company? apital stock of this com, by any other corpora anteed policies issued by	y any other c	ompany, and	••-
now in force?		• • • • • • • • • • • • • • • • • • • •	Answer	No.
	Business in Conne	1918.		Fire.
Gress risks written	DUBINESS IN COMME		<b>,</b> 	
Less \$391,493.00 ris	ks canceled, and \$412,00 d in Connecticut	82.00 reinsurs	nce in com-	<b>42,</b> 100,010.00
panies authorize	d in Connecticut	. <b>. </b>	• • • • • • • • • • •	803,575.00
Net risks written				\$1,686,398.00
Gross premiums on ris	sks written			\$25,366.58
Less \$3,122.62 return	sks written	.01 premiums	for reinsur-	• •
ance in compan	ies authorized in Conn	ecticut	· · · · · · · · · · · ·	8,311.63
Net premiums re	celved			\$17,054.90
				\$12,428.62
Less losses on risks	reinsured in companies	authorized in	Connecticut	2,844.73
37-4 1	, _			
	<b>.</b>			\$9,583.89 \$8,330.58
	reinsured in companies		Connecticut	932.72
	•			
Net losses incurre	đ	• • • • • • • • • • •	• • • • • • • • • •	\$7,397.86
	gabadula G. Tanua	a (falladama)	,	
	Schedule C. Loans			A
100 che Dotecta & Cla	eveland Navigation Co.			Amount loaned.
	& Co	\$5,000.00 275.00	\$10,000.00 1,100.00	
				<del></del>
Totals .		\$5,275.00	\$11,100.00	\$8,600.00
٩	chédule D. Bonds owne	ed by the Com	ทกสทา	
STATE COUNTY AN	ID MIINICIPAL BONDS:	Rook 1	- •	Market value.
Arizona Territory 400	1956	29K (	000.00 93	
Arizona Territory. 5%	, 1948	720,0	000.00 102	9,180.00
Arizona Territory, 5%	, 1946	<u> </u>	000.00 101	6,060.00
Ann Arbor, Mich., 4%	, 1980	3,0	000.00 95 000.00 95	
Battle Creek, Mich. 4	, 1958 , 1948 , 1946 , 1930 , 1931 %, 1929 5%, 1924 5%, 1925	15.0	000.00 99	14.850.00
Benton Harbor, Mich.,	5%, 1924	5,0	000.00 101	5,050.00 \
penton Harbor, Mich.,	5%, 1925		000.00 101	<b>5,050.00</b>

	Book value.	Rate.	Market value.
Detroit, Mich., 4%, 1921	10.000.00	99	9,900.00
Detroit. Mich., 446%, 1934	5,000.00	103	5.150.00
Detroit, Mich., 31, %, 1929	9,000.00	92	8,280.00 24,750.00
Detroit, Mich., 4%, 1922	25,000.00 22,000.00	99 92	20,240.00
Detroit, Mich., 4%, 1922  Detroit, Mich., 3½%, 1930  Detroit, Mich., 3.65%, 1918  Detroit, Mich., 4%, 1919	3,000.00	98	2.940.00
Detroit, Mich., 4%, 1919	45 000.00	99	44,550.00
Detroit, Mich., 4%, 1920	40,000.00 35,000.00 58,000.00 25,000.00	99	89,600.00
Detroit, Mich., 4%, 1922 Detroit, Mich., 4%, 1924	58,000.00	99 98	34,650.00 56,840.00
Detroit, Mich., 4%, 1926	25,000.00	98	24,500.00
Detroit, Mich., 4%, 1924	10,000.00	98	9.800.00
Detroit, Mich., 3½ %, 1932	52,000.00	91	47,320.00 9,700.00
Detroit, Mich., 4%, 1942 Detroit, Mich., 4%, 1955	10,000.00	97 97	21,340.00
Detroit, Mich., 4%, 1935	22,000.00 2,000.00 9,000.00	97	1,940.00
Detroit, Mich., 4%, 1933	9,000.00	97	8,730.00
Detroit, Mich., 3½%, 1931	5,000.00	91	4,550.00 9,600.00
Ecorse, Mich., 44%, 1925 Flint, Mich., 4%, 1934	10,000.00 20,000.00	96 98	18,600.00
Flint. Mich., 5%, 1914	514.25 463.89	100	514.25
Kiint Mich. 5% 1914	463.89	100	463.89
Flint, Mich., 5%, 1914	345.91 204.37	100 100	345.91 204.37
Flint Mich Ed 1914	695.31	100	695.31
	321.82	100	321.82
Flint, Mich., 5%, 1914  Grand Rapids, Mich., 4½%, 1915  Grand Rapids, Mich., 4½%, 1916	5.000.00	100	5,000.00
Grand Rapids, Mich., 4½%, 1916	5,000.00 15,000.00	100 100	5,000.00 15,000.00
Grand Rapids, Mich., 4½%, 1914	9,000.00	100	9.000.00
Grand Rapids, Mich., 41/2 %, 1914	4.000.00	100	4,000.00 9,700.00 6,790.00
Grand Rapids, Mich., 4%, 1929	10,000.00 7,000.00	97	9,700.00
Grand Rapids, Mich., 4%, 1929 Grand Rapids, Mich., 4%, 1929 Grosse Pointe, Mich., 4½%, 1928 Hamtramck, Mich., 6%, 1914 Hamtramck, Mich., 6%, 1915	9,000.00	97 102	9,180.00
Hamtramck, Mich., 6%, 1914	1,035.59	100	1.035.59
Hamtramck, Mich., 6%, 1915 Hamtramck, Mich., 6%, 1914	1.035.59	100	1 025 59
Hamframck Mich. 6% 1914	1,990.94	100 100	1,990.94
Hamtramck, Mich., 6%, 1914 Hamtramck, Mich., 6%, 1915	2,791.15 2,791.15	100	2,791.15 2,791.15
Hamtramck Mich. 6% 1914	817.27	100	817.27
Them the male Mich Col 101E	817.27	100	817.27
Hamtramck, Mich., 6%, 1916 Hamtramck, Mich., 6%, 1917 Hamtramck, Mich., 4½%, 1926 Hamtramck, Mich., 5%, 1943	817.27 817.27	100 100	817.27 817.27
Hamtramck, Mich., 4½%, 1926	10.000.00	102	10,200.00
Hamtramck, Mich., 5%, 1943	10,000.00	112	11,200.00
Hawaii Territory, 3½%, 1921	25,000.00	97 100	24,250.00 6,000.00
Hamtramek, Mich., 6%, 1917  Hamtramek, Mich., 4½%, 1926  Hamtramek, Mich., 5%, 1943  Hawali Territory, 3½%, 1921  Hawali Territory, 4½%, 1920  Highland Park, Mich., 4%, 1929  Highland Park, Mich., 4%, 1928  Highland Park, Mich., 4%, 1928  Jackson, Mich., 4½%, 1917  Kalamazoo, Mich., 4½%, 1917  Kalamazoo, Mich., 4½%, 1918  Kalamazoo, Mich., 4½%, 1919  Kalamazoo, Mich., 4½%, 1919  Kalamazoo, Mich., 4½%, 1920  Kalamazoo, Mich., 4½%, 1922  Kalamazoo, Mich., 4½%, 1922  Kalamazoo, Mich., 4½%, 1922  Kalamazoo, Mich., 4½%, 1914  Kalamazoo, Mich., 4½%, 1921  Kalamazoo, Mich., 4½%, 1915  Kalamazoo, Mich., 4½%, 1915  Kalamazoo, Mich., 4½%, 1915  Kalamazoo, Mich., 4%, 1915  Kalamazoo, Mich., 4%, 1915  Kalamazoo, Mich., 4%, 1915  Kalamazoo, Mich., 4%, 1915	6,000.00 2,000.00	100	2.000.00
Highland Park, Mich., 4%, 1929	2,000.00 10,000.00	97	9,700.00 14,700.00
Highland Park, Mich., 4%, 1926	15,000.00 10,000.00	98	14,700.00 10,500.00
Highland Park, Mich., 4% %, 1928	14,500.00	105 97	14,065.00
Kalamazoo, Mich., 41/6, 1917	1,500.00	100	1.500.00
Kalamazoo, Mich., 4½%, 1918	1,000.00	101	1,010.00 1,960.00 1,940.40
Kalamazoo, Mich., 4%, 1914	1,960.00 1,960.00	100 99	1,960.00
Kalamazoo, Mich., 4%, 1915	500.00	101	505.00
Kalamazoo, Mich., 4½%, 1919	1,500.00	101	1,515.00
Kalamazoo, Mich., 41/2 %, 1920	1,000.00	101	1,010.00
Kalamazoo, Mich., 4½%, 1921	8,000.00	101 101	8,080.00 2,020.00
Kalamazoo, Mich., 4%, 1914	2,000.00 1,000.00	100	1,000.00
Kalamazoo, Mich., 4%, 1915	1,000.00	99	990.00
	1,000.00 1,000.00	9 <b>9</b>	990.00 990.00
Kalamazoo, Mich., 4%, 1917	9,500.00	100	9,500.00
Kalamazoo, Mich., 4%, 1916 Kalamazoo, Mich., 4%, 1917 Kalamazoo, Mich., 4½%, 1915 Kalamazoo, Mich., 4½%, 1915 Kalamazoo, Mich., 4½%, 1914 Kalamazoo, Mich., 4½%, 1914 Kalamazoo, Mich., 4½%, 1916 Kalamazoo, Mich., 4½%, 1916 Kalamazoo, Mich., 4½%, 1918 Monroe, Mich., 4½%, 1918	9,500.00	100	9.500.00
Kalamazoo, Mich., 4 % %, 1914	5,000.00	100 101	5,000.00 5,050.00
Kalamazoo, Mich., 434%, 1915 Kalamazoo, Mich., 434%, 1916	5,000.00 5,000.00	101	<b>5,05</b> 0.00
Kalamazoo, Mich., 4%, %, 1916 Kalamazoo, Mich., 4%, %, 1916 Kalamazoo, Mich., 4%, %, 1917 Kalamazoo, Mich., 4%, %, 1918	5.000.00	101	<b>5.0</b> 50.00
Kalamazoo, Mich., 4% %. 1918	5,000.00	102	5,100.09
Monroe, Mich., 4%, 1918 Monroe, Mich., 4%, 1919	3,000.00 4,000.00	99 99	2.970.00 3.960.00
Monroe, Mich., 4%, 1919	4,000.00	99	3,960.00
Monroe, Mich., 4%, 1921	4,000.00	98	3.920.00
Montcalm Co., Mich., 4%, 1914	7,000.00	100	7,000.00
Montcalm Co., Mich., 4%, 1915	7,000.00	100 100	7,000.00 1,000.00
Monguagon, Mich., 4%, 1914	1,000.00	200	2,000.00

	Book value.	Rate.	Market value.
Monguagon, Mich., 4%, 1915	1,000.00	99	990.00
Monguagon, Mich., 4%, 1916	1,000.00	99	990.00
Monguagon, Mich., 4%, 1917	1,000.00	98	980.00
Monguagon, Mich., 4%, 1918	1,000.00	97	970.00
Monguagon, Mich., 4%, 1919	1,000.00	97	970.00
Monguagon, Mich., 4%, 1920	1,000.00	97	970.00
Monguagon, Mich., 4%, 1921	1,000.00	96	960.00
Monguagon, Mich., 4%, 1922	1,000.00 1.000.00	96 95	960.00 950.00
Nonguagon, Mich., 4%, 1923	1,000.00	95	950.00
New Mexico Territory, 4%, 1937	15,000.00	95	14,250.00
New Mexico Territory, 5%, 1921	15,000.00	100	15,000.00
New York State 50% 1914	15.000.00	100	15,000.00
Pontiac, Mich., 4 ½ %, 1920 Pontiac, Mich., 4 ½ %, 1921 Pontiac, Mich., 4 ½ %, 1922 Pontiac, Mich., 4 ½ %, 1922 Pontiac, Mich., 4 ½ %, 1923 Pontiac, Mich., 4 ½ %, 1924	4,000.00	100	4,000.00
Pontiac, Mich., 446 %, 1921	4.000.00	100	4.000.00
Pontiac, Mich., 41/4 %, 1922	4,000.00	100	4,000.00
Pontiac, Mich., 41/2%, 1923	4,000.00	100	4,000.00
Pontiac, Mich., 41/2%, 1924	4,000.00	100	4,000.00
Pontiac, Mich., 41/2%, 1925	4,000.00	100	4,000.00
Pontiac, Mich., 41/4 %, 1925 Pontiac, Mich., 41/4 %, 1926 Portland, Ore., 6%, 1921	1,000.00	100	1,000.00
Portland, Ore., 6%, 1921	10,000.00	107	10,700.00
Redford, Mich., 41/4 %, 1914 Redford, Mich., 41/4 %, 1915 Redford, Mich., 41/4 %, 1920	2,000.00	100	2,000.00
Rediord, Mich., 41/6/ 1020	2,000.00	100 100	2,000.00
Pedford Mich 41/0/ 1002	2,000.00 3,000.00	100	<b>2,0</b> 00.00 <b>3.</b> 000.00
Redford, Mich., 44%, 1923 Redford, Mich., 44%, 1925 Redford, Mich., 44%, 1924	2.000.00	100	2,000.00
Redford Mich 414 % 1924	3,000.00	100	3.000.00
River Rouge, Mich., 41/2 %, 1939	20,000.00	102	20,400.00
Saginaw, Mich., 4%, 1914	7,500.00	100	7,500.00
baginaw, Mich., 4%, 1914	350.00	100	850.00
Saginaw. Mich., 4%, 1915	350.00	99	346.50
Saginaw, Mich., 31/4 %, 1914	<b>5</b> 00.00	100	500.00
Saginaw, Mich., 31/3%, 1915	500.00	99	495.00
Baginaw, Mich., 4%, 1914	1,000.00	100	1,000.00
Saginaw, Mich., 4%, 1915	2,500.00	99	2,475.00
Saginaw, Mich., 4%, 1914	1,000.00 3.400.00	100 100	1,000.00 3,400.00
Saginaw, Mich., 31, %, 1914 Saginaw, Mich., 31, %, 1915 Saginaw, Mich., 81, %, 1916	3,400.00	99	3,366.00
Sarinaw Mich 814 04 1916	8,400.00	98	3,382.00
Saginaw, Mich., 4%, 1914	1.500.00	100	1,500.00
Saginaw, Mich., 4%, 1916	1,500.00	99	1,485.00
Wayne Co., Michigan, 4%, 1918	5,000.00	99	4,950.00
	·		•
MISCELLANEOUS BONDS: -	4 000 00		4 000 55
American Lumber Co., 6%, 1916	4,000.00	100	4,000.00
American Lumber Co., 6%, 1917	-8,000.00	100	8,000.00
American Lumber Co., 6%, 1918	8,000.00 5,000.00	100 100	3,000.00 5,000.00
Hammond Lumber Co., 6%, 1921	5,000.00	100	5,000.00
Rotchkiss Timber Co. of California, 6%, 1915	5,000.00	100	5,000.00
Hotchkiss Timber Co., of California, 6%, 1915 Hotchkiss Timber Co., of California, 6%, 1917	5,000.00	100	5,000.00
Johnson-Dean Lumber Co., Washington, 6%, 1915	5,000.00	100	5,000.00
N. Y. State Notes, 5%, 1914	5,000.00	100	5,000.00
N. Y. State Notes, 5%, 1914	10,000.00	100	10,000.00
Penn. Timber Co., West Virginia, 6%, 1918	10,000.00	100	10,000.00
Port Blakely Mill Co., California, 6%, 1919	10.000.00	100	10,000.00
Portland Lumber Co., 6%, 1919	5,000.00	100	5,000.00
S. E. Slade Lumber Co., California, 6%, 1916 S. E. Slade Lumber Co., California, 6%, 1917	5,000.00 5,000.00	100 100	5,000.00 5,000.00
- 2. Siece Lamber Co., Campina, 076, 1817		100	
Totals	\$992,279.05		\$976,223.95

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## DETROIT NATIONAL FIRE INSURANCE COMPANY,

## DETROIT, MICH.

## Commenced Business, November, 1911.

M. O.	ROWLAND,	President.	HENRY J	J. GUTHARD	, Secretary.

CAPITAL	STOCK.		
Amount of capital paid up in cash,			
Amount of ledger assets December 31, 19		\$427,166,23	
Increase of paid-up capital during the ye		•	
			A717 014 00
Extended at	• • • • • • • • • • •	• • • • • • • • • • • • •	\$517,316.28
INCO	ME.		
	Fire.		
Gross prems. received during the year,	179,465.02		
Deduct reinsurance,			
<b>\$</b> 17,247.04			
and return premiums,			
\$29,705.63	46,952.67		
	<del></del>		
Received for premiums		\$132,512.35	
Gross interest on mortgage loans	\$12,949.35		
Gross interest on collateral loans	596.33		
Gross interest on bonds and divi-			
dends on stocks	6,212.98		
Gross interest on deposits	1,702.23		
Gross interest on stockholders' notes	136.05		
Gross interest on Philadelphia Un-			
derwriters' deposit	.52		
Gross interest on overdue agents'			
balances	1.32		
Total gross interest		21,598.78	•
Surplus from sale of stock		88,775.00	
Gross increase, by adjustment, in book	value of		
ledger assets, viz.:			
Bonds	• • • • • • • • •	1,472.50	
			044 359 43
Total income	• • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	244,358.63
Sum of both amounts		• • • • • • • • • • •	\$761,674.86

## DISBURSEMENTS.

Fire.	•	
Gross amount paid policy-holders		
for losses (including \$2,063.13		
occurring in previous years) \$60,616.60		•
Deduct amount received for salvage,		
\$19.26		
for reinsurance in other companies,		
\$1,487.97		
and for discount,		
\$207.89 1,715.12		
Net amount paid policy-holders for losses	\$58,901.48	
Expenses of adjustment and settlement of losses	671.07	
Commissions or brokerage	41,288.23	
Allowances to local agencies for miscellaneous		
agency expenses	48.21	
Salaries, \$275.00 and expenses, \$131.97 of special		
and general agents	406.97	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	12,363.92	
Rents	635.00	
Advertising, \$1,774.24; printing and stationery,		
\$2,366.57	4,140.81	
Postage, telegrams, telephone, and express	891.73	
Legal expenses	1,187.75	
Furniture and fixtures	222.19	
Underwriters' boards and tariff associations	572.22	
Fire department, fire patrol and salvage corps	***************************************	
assessments, fees, taxes and expenses	331.91	
State taxes on premiums	308.62	5
Insurance-department licenses and fees	1,182.82	
Taxes on assets	2,449.65	
City taxes on premiums, Virginia	173.75	
General expense	957.23	
Exchange	26.50	
Mortgage recording fees	21.35	
Organization expense	45,075.00	
Traveling expense	185.68	
Paid stockholders for interest or dividends (amount	100.00	
declared during the year)	8,904.00	
Gross decrease, by adjustment, in book value of	0,501.00	
ledger assets, viz.:		
Real estate bonds		
Bonds	1,570.80	
	1,010.00	
Total disbursements		182,516.89
Balance		\$579,157.97

LEDGER	ASSETS.
--------	---------

LIVE CONTRACT OF THE PARTY OF T	VOORID.		
Mortgage loans on real estate		\$337,815.00	
Loans secured by collateral (Schedule C) Book value of bonds, \$168,500.00, ar		12,500.00	
\$1,000.00 (Schedule D)		169,500.00	
Cash in company's office		694.74	
Deposits in trust companies and banks of		35,500.42	
Agents' balances, under three months du		22,431.79	•
Agents' balances, over three months due.		616.02	
Deposit with Philadelphia Underwriters.		100.00	
Total ledger assets, as per balance	· · · · · · · · · · · · · · · · · · ·		\$579,157.97
NON-LEDGE	assets.		
	Due.	Accrued.	
Interest on mortgages	\$270.00	<b>\$</b> 5,598.48	
Interest on bonds		2,110.91	•
Interest on collateral loans		267.86	
Interest on other assets		723.84	
Total interest due and accrued	\$270.00	\$8,701.09	8,971.09
Salvage recovered in 1914 on loss paid in	1913		50.00
DEDUCT ASSETS 1 Agents' balances, representing business		ED.	
prior to October 1, 1913		\$616.02	
(Schedule D)	• • • • • • • • • • • • • • • • • • • •	1,999.00	
Total			2,615.02
Total admitted assets			\$585,564. <b>04</b>
LIABILI	TIES.		
Gross claims for losses reported and unpaid plus reserve for losses incurred prior to	nadjusted,	<b>\$</b> 2,993.10	
31, not reported		5,242.57	
Gross claims for losses resisted		500.00	
Total		\$8,735.67	
Deduct reinsurance due or accrued		1,410.36	
Net amount of unpaid losses and claim	ms	••••	\$7,325.31

DETROIT I	NATIONAL FIRE IN	SURANCE	COMPANY	281
Unearned premiums on	fluo violes			
Salarias rents surrents	nre risks	••••••	•••••	82,731.95
Salaries, rents, expenses	, bills, accounts, fees	, etc., due	or accrued	288.99
Estimated federal, state	and other taxes here	eafter pays	ıble	1,463.89
Total liabilities, exc	cept capital	•••••	• • • • • • • • • • • • • • • • • • • •	\$91,810.14
Capital paid up in cash	• • • • • • • • • • • • • • • • • • • •		\$370,700.00	
Surplus over all liabilit	ties	• • • • • •	123,053.90	
Surplus as regards	policy-holders		• • • • • • • • •	493,753.90
Total		•••••	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 585,564.04
	SPECIAL DEPOS	ITS.		
(Showing depos	sits not held for protec	tion of all	policy-holder	в.)
		M	arket value	Corresponding
	Municipality, Etc.		of deposit.	
Virginia	of corresponding liabil	ities, \$15,2	\$17,670.00 89.31.	<b>\$2,380.69</b>
	RISKS AND PREMIU	48, 1913.		
	FIRE.		Risks.	Premiums.
In force December 31, 1912			\$3,890,362 16,257,013	\$47,992.04
Written or renewed during Excess of original premiu	ms over amount recei	ved for	16,257,013	179,465.02
reinsurance				554.56
Totals	narked off as terminate	a	\$20,147,875 5,630,317	\$228,011.62 68,398.36
In force at the end of Deduct amount reinsured .	the year 1913		\$14,517,058 1,487,575	\$159,613.26 18,667.47
Net amount in force I	December 31, 1913		\$13,029,483	\$140,945.79
RECAPT	TULATION OF FIRE RISE			
Year. Written. Term.	Amount.	oss premium	Unearned.	Premiums
1913 One year or less		\$90,639.4		unearned. \$45,319.74
1913 In advance	10,000	15.9		15.96
1912 Two years	13,100	1991	3 1-4	34.53
1912 } Three years	1,397,793 3,770,587	13,279.3 32,596.6	5 1-2 7 5-6	6,639.67 <b>27</b> ,163.89
19111	24,000	188.6	2 1-2	94.31
1911 1912 Five years	92,000	1,074.8	3 7–10	752.38
1913)	243,883	8,012.7		2,711.47
Totals	\$13,029,483	\$140,945.7	9	\$82,731.95
Largest gross aggregate a anywhere in the United reinsurance, whether the	GENERAL INTERROG mount insured in any States, without any d same be in admitted	y one haza eduction w or non-adn	ard located hatever for nitted com-	••• •••
panies?	any's stock owned by	the direct	ors at par	\$30,000.00
Total amount loaned to dire			A nawer	<b>21</b> ,050.00
Total amount loaned to sto	ckholders not officers?.		Answer	12,500.00 12,150.00
Total amount loaned to sto What interest, direct or indi	rect, has this company	in the capi	tal stock of	24,200.00
any other insurance com	Dany?		Answer	None.
Is a majority of the capita directly or indirectly, by	any other corporation	?	Answer	No.
Has this company guaranted now in force?	ed policies issued by an	y other cor	npany, and	No.
	BUSINESS IN CONNECTION			Fire.
				\$251,060.00
Gross risks written Less \$32,310.00 risks ca panies authorized in	nceled, and \$33,600.00 Connecticut	reinsuran	e in com-	65,910.00
Net risks written				\$185,150.00

Gross premiums on risks written Less \$461.38 return premiums, and \$294.30	premiums for	reinsuran	Fire. \$3,098.48
in companies authorized in Connecticu	t	• • • • • • • • •	755.68
Net premiums received			\$2,337.75
Losses paid			\$892.25
Less losses on risks reinsured in companies	authorized in	Connectic	ut 0.00
Net losses paid			\$892.25
Losses incurred			•
Less losses on risks reinsured in companies	authorized in	Connection	
Net losses incurred			\$892.25
• • • • • • • • • • • • • • • • • • • •			•
Schedule C. Loans	on Collateral		
	Par value.	farket valu	e. Amount loaned.
10 shs. German-Amer. B'k, Ann Arbor	\$1,000.00	\$3,000.	
20 " Peninsular State Bank, Detroit	2,000.00	<b>4,</b> 200.	
Bond No. 105 American Public Utilities Co. 15 shs. Peninsular State B'k, Detroit	1,000.00 1,500.00	3.150.	3.000.00
United Ry. & Electric Co., bonds	300.00	300.	00 )
Columbia Ry., Gas & Electric Co., bonds	4,000.00	4,000.	00 } 3,500.00
Totals	\$9,800.00	\$14,650.	00 \$12,500.00
Schedule D. Bonds and Stock	owned by th	e Compan	v.
COUNTY AND MUNICIPAL BONDS:	Book 1	· · · · · ·	
Ardmore, Oklahoma, 5%, 1922	\$1.0	000.00 1	02 \$1,020.00
Baraga County, Michigan, 5%, 1914-27	14.0	00.00 1	00 14,000.00
Big Rapids, Michigan, 4½%, 1942 Bad Axe, Michigan, 4¼%, 1927	15,0		00 15,000.00
Bad Axe, Michigan, 4 %, 1927	30,0 K-97 11 (		97 33,950.00 00 11,000.00
Bloomfield Township, Michigan, 41/2%, 1911 Clifford Township, Michigan, 5%, 1920-23	2.0		2,000.00
Caro Village, Michigan, 4½ %, 1922	3,0	000.00 1	3,000.00
Eastern Michigan Edison, Michigan, 5%, 1931	5,0		99 4,950.00
Muskegon, Michigan, 4½%, 1939-41			00 <b>30</b> ,000. <b>00</b> 00 <b>1.000.00</b>
Otisco School District, 5%, 1922			03 515.00
Richmond, Virginia, 4%, 1945	19,0		98 17,670.00
Sault Ste. Marie, Michigan, 41/2 %, 1922	2,0		00 2,000.00
Stambaugh, Michigan, 5%, 1930-34 Whiteford Township, Michigan, 5%, 1919	10,9		03 10,300.00 01 2.020.00
Whiteford Township, Michigan, 5%, 1921-22	8.		02 8,116.00
Whiteford Township, Michigan, 5%, 1921-22 Winsor Township, Michigan, 4½%, 1914-19	<b>6</b> ,0	000.00 1	6,000.00
Winsor Township, Michigan, 41/2%, 1920-21	4,0	00.00	8,960.00
BANK STOCKS: -			

\$167,501.00

\$169,500.00

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

## PROVIDENCE, R. I.

## Commenced Business, September, 1860.

FEED W. ARNOLD, President.

SAMUEL G. HOWE, Secretary.

## CAPITAL STOCK.

Amount of capital paid up in cash...... \$400,000.00

•	IN	COME.	
Gross prems. received	Fire.	Marine and Inland.	
during the year	\$1,451,851.23	\$1,052.58	
Deduct reinsurance,			
\$864,971.37			
and return premiums,			
<b>\$244,705.01</b>	1,106,523.82	3,152.56	
Received for prems.	\$345,327.41	\$2,099.98	\$343,227.48
Gross interest on mortge	age loans	\$5,534.66	
Gross interest on bond	s and divi-		
dends on stocks		30,475.16	
Gross interest on deposit	is	1,249.89	•
Gross interest on Phila	delphia Un-		
derwriters' Association	deposit	3.15	
Gross rents from comp	oany's prop-		
erty, including \$2,500.	.00 for com-		
pany's occupancy of it	s own bldgs.	5,394.25	
Total gross interest	and rents		42,657.11
Conscience money			60.00
Borrowed money			150,000.00
Increase in liabilities d			•
reinsurance treaties .			37,678.64

#### 284 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Agents' balances previously charged off	
ledger assets, viz.:       ●         Bonds       1,992.78	
Total income	575,616.92
Sum of both amounts	\$1,656,049. <b>53</b>
DISBUDSIMENTS	

# DISBURSEMENTS. Marine and Inland.

Fire.

Gross amount paid

policy-holders for losses (including \$39,601.84, occurring in previous years)	
and for discount, \$126.75	
Net amount paid policy-	<b>4</b> 010 000 HO
holders for losses. \$199,534.23 \$19,532.47	\$219,066.70
Expenses of adjustment and settlement of losses	4,696.95
Commissions or brokerage	97,385.61
special and general agents	8,377.80
Salaries, fees, and all other charges of officers,	0,011.00
directors, trustees, and home-office employees	20,636.49
Rents, including \$2,500.00 for company's occupancy	20,000.40
of its own buildings	2,862.97
Advertising, \$273.67; printing and stationery,	2,002.81
\$2,394.46	2,668.13
Postage, telegrams, telephone, and express	1,627.54
Legal expenses	596.34
Furniture and fixtures	64.13
Maps, including corrections	590.63
Underwriters' boards and tariff associations	2,340.27
Fire department, fire patrol and salvage corps as-	2,010.01
sessments, fees, taxes and expenses	3,695.64
Inspections and surveys	1,129.73
and pooles with the second sec	-,

Repairs and expenses (other than taxes) on real		
estate	3,040.95	
Taxes on real estate	1,967.13	
State taxes on premiums	10,395.45	
Insurance-department licenses and fees	4,174.00	
Municipal and county fees and taxes	1,032.04	
Exchange	151.29	
Lighting, laundry and sundry expenses	536.02	
Subscriptions to magazines, papers, etc	109.94	
Interest on borrowed money	2,021.88	
Borrowed money	150,000.00	
Paid stockholders for interest or dividends (amount	·	
declared during the year)	24,000.00	
Decrease in liabilities during year, on account of	<b>,</b>	
reinsurance treaties	154,538.71	
Agents' balances charged off	3.79	
Gross decrease, by adjustment, in book value of	• • • • • • • • • • • • • • • • • • • •	
ledger assets, viz.:		
Bonds	250.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	717,960.13
Balance		\$938,089.40
LEDGER ASSETS.		
Book value of real estate	\$101,180.00	
Mortgage loans on real estate	115,400.00	
Book value of bonds, \$491,083.33, and stocks,		
\$198,300.00 (Schedule D)	689.383.33	
Cash in company's office	389.10	
Deposits in trust companies and banks on interest	8,874.44	
Agents' balances, under three months due	20,234.26	
Agents' balances, over three months due	2,153.27	
Deposit with Insurance Association of Providence	100.00	
Deposit with Cincinnati Underwriters' Association	125.00	
Deposit with Milwaukee Board of Underwriters	50.00	
Deposit with Philadelphia Underwriters' Associa-		
tion	200.00	
Total ledger assets, as per balance	•••••	<b>\$</b> 938,089. <b>4</b> 0
Non-Ledger Assets.	Accrued.	
Interest on mortgages	\$418.38	
Interest on bonds	8,252.36	
Rents on company's property or lease	395.00	
central of contract of contrac		

## 286 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Gross assets	•••••	<b>\$</b> 963,153.98
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written prior		
to October 1, 1913	\$2,153.27	
Insurance Association of Providence, deposit	100.00	
Cincinnati Underwriters' Association, deposit	125.00	
Milwaukee Board of Underwriters', deposit	50.00	
Philadelphia Underwriters' Association, deposit	200.00	
Total		2,628.2
Total admitted assets	•••••	\$960,525.7
LIABILITIES.		
Gross losses adjusted and unpaid	\$41,058.29	
ber 31, not reported	107,246.51	
Gross claims for losses resisted	9,006.69	
Total	\$157,311.49	
Deduct reinsurance due or accrued	109,633.04	ı
Net amount of unpaid losses and claims		\$47,678.4
Unearned premiums on fire risks	<b>\$</b> 204,231.78	
Unearned premiums on unexpired marine risks	666.44	
Total unearned premiums		204,898.9
Salaries, rents, expenses, bills, accounts, fees, etc., du		250.0
Estimated federal, state and other taxes hereafter pay		3,750.0
Contingent commissions or other charges due or acc		1,250.0
Interest on mortgages collected in advance		390.3
Liability on account of reinsurance treaties	• • • • • • • • • • • • • • • • • • • •	37,678.6
Total liabilities, except capital		\$295,895.6
Capital paid up in cash	\$400,000.00 264,630.05	
Surplus as regards policy-holders		664,630.0
		<b>\$</b> 960,525.7

Market value Corresponding of deposit. liabilities.

(Showing deposits not held for protection of all policy-holders.)

## SPECIAL DEPOSITS.

State, Country, Municipality, Etc.

	,		or coperin	
			\$10,000.00	\$5,297.07
Virginia			18,600.00	4,055.31
Canada			107,799,17	19,018.55
Special deposits in excess of				20,020.00
	RISKS AND P	REMIUMS, 1918.		
	Fı	RE.	MARINE AN	D INLAND.
	Risks.	Premiums.	Risks.	Premiums.
la force Dec. 31, 1912 Written or renewed during	\$126,782,293	\$1,340,769.96	\$494,249	\$29,247.99
the year	180,004,855	1,451,851.28	67,265	1,052.58
Total	\$256,786,648	\$2,792,621.19	\$561,514	\$30,300.57
Deduct those expired and marked off as terminated	93,213,232	1,083,740.49	551,684	29,634.18
In force at the end				- · · · · · · · · · · · · · · · · · · ·
of the year 1913	\$163,578,416	\$1,708,880.70	\$9,830	\$666.44
Deduct amount reinsured	120,714,284	1,286,140.77	0	0.00
Net amount in force				
Dec. 31, 1913	\$42,859,132	\$422,739.93	\$9,830	\$666.44
RECAPIT	ULATION OF FI	RE RISKS AND P	remiums.	
Year.	<b>4</b>	Gross premi		Premiums
Weitten Town	Amount	cho road	Nagraed T	ho ere co ere

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$18,630,071	\$186,612.41	1-2	\$93,306.21
1912	151,524	1,104.25	1-4	276.06
1913 Two years	305,646	2,391.57	8-4	1,793.68
1911	5,238,007	47,839.80	1-6	7,973.30
1912 Three years	5.943,378	54,569.12	1-2	27,284.56
1913   1910   1911   1912   Four years	3,502,049	37,401.00	5-6	31,167.50
	110,257	1,098.13	1-8	137.27
	31,679	424.25	3-8	159.09
	58,302	1,072.00	5-8	670.00
1913	170,293	1,593.40	7-8	1,394.23
1909	1,809,549	19,918.97	1-10	1,991.90
1910	2,105,455	20,832.47	3-10	6,249.74
1911   Five years	1,712,949	18,159.74	1-2	9,079.87
1912 1913 Totals	2,147,990 941,983 \$42,859,132	20,010.84 9,711.98 \$422,739.93	7-10 9-10	14,007.59 8,740.78 \$204.281.78

#### GENERAL INTERROGATORIES.

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$40,000.00
value?	<b>15.000.00</b>
Total amount loaned to directors or other officers?	None.
Total amount loaned to stockholders not officers?	None.
any other insurance company?	None.
able Securities Co., of Hartford, Conn., owns majority of stock.	•
Has this company guaranteed policies issued by any other company, and now in force?	No.
Has this company guaranteed policies issued by any other company, and.	-
Has this company guaranteed policies issued by any other company, and now in force?  Business in Connecticut, 1918.  Gross risks written	No.
Has this company guaranteed policies issued by any other company, and now in force?	No.
Has this company guaranteed policies issued by any other company, and now in force?  Business in Connecticut, 1918.  Gross risks written  Less \$732.547.00 risks canceled, and \$2,845,290.00 reinsurance in com-	No. Fire. \$4,470,838.00
Has this company guaranteed policies issued by any other company, and now in force?  BUSINESS IN CONNECTICUT, 1913.  Gross risks written  Less \$732,547.00 risks canceled, and \$2,845,290.00 reinsurance in companies authorized in Connecticut  Net risks written  Gross premiums on risks written	No. Fire. \$4,470,838.00 8,577,837.00
Has this company guaranteed policies issued by any other company, and now in force?  Business in Connecticut, 1918.  Gross risks written  Less \$732,547.00 risks canceled, and \$2,845,290.00 reinsurance in companies authorized in Connecticut  Net risks written	No. Fire. \$4,470,838.00 8,577,837.00 \$898,001.00

Losses paidLess losses on risks reinsured in companies autho	rized in Connec	tleut	Fire. \$17,100.95 14,296.25
Net losses paid			\$2,804.70
Less losses on risks reinsured in companies autho	rized in Connec	tiont	\$18,434.77 14,537.66
•		_	
Net losses incurred	• • • • • • • • • • • • • • • •	••••	\$3,897.11
		,	
Schedule D. Bonds and Stocks owne	ed by the Comp	any.	
GOVERNMENT BONDS: -	Book value.		
Imperial Japanese, 4½%, 1925	\$9,750.00	87	\$8,482.50
STATE AND MUNICIPAL BONDS:	07.000.00	4.00	
Boston, Mass., 4%, 1915 East Providence, R. I., 4½%, 1932	25,000.00 13,000.00	100 102	25,000.00 13,260.00
Fort William, Ontario, 5%, 1942	24,333,33	95	23,116.67
Macon, Ga., 41/2 %, 1930	10,000.00	100	10,000.00
Massachusetts, State, 3%, 1941	10,000.00 50,000.00 15,000.00 25,000.00 5,000.00	83 88	41,500.00
New York City, 4%, 1958	25,000.00	96	12,450.00 24,000.00 23,250.00 4,350.00
Providence, R. I., 31/2 %, 1928	25,000.00	93	23,250.00
Providence, R. I., 3%, 1929	5,000.00	87	4,350.00
Stratford Optorio 414 % 1945	20,000.00 25,000.00	93 89	18,600.00 22,250.00
Woonsocket, R. I., 4%, 1923	10,000.00	97	9,700.00
STATE AND MUNICIPAL BONDS:—  Boston, Mass., 4%, 1915  East Providence, R. I., 4½%, 1982  Fort William, Ontario, 5%, 1942  Macon, Ga., 4½%, 1930  Massachusetts, State, 3%, 1941  Massachusetts, State, 3%, 1941  New York City, 4%, 1958  Providence, R. I., 3½%, 1928  Providence, R. I., 3%, 1929  Richmond, Va., 4%, 1945  Stratford, Ontario, 4½%, 1942  Woonsocket, R. I., 4%, 1923  Woonsocket, R. I., 4½%, 1927	20,000.00	100	20,000.00
Baltimore & Ohio, 31/2 %, 1925	10,000.00	88	8,800.00
Boston & Albany, 4½%, 1919	25,000.00 5,000.00	98	24,500.00
Chicago Railways Co., 5%, 1927	5,000.00	102 79	5,100.00 3,950.00
Columbus, Ohio, Street, 5%, 1932	5.000.00	79 98 87	4,900.00
Denver City Tramway Co., 5%, 1933	5.000.00 5,000.00	87	4,350.00 4,250.00
Detroit Electric, 5%, 1916	5,000.00 5,000.00	85 90	4.250.00
Georgia Rv. & Electric, 5%, 1932	5,000.00	100	4,500.00 5,000.00
Lehigh Valley Terminal, 5%, 1941	5,000.00	108	5,400.00
Milwaukee Electric Ry. & Light Co., 5%, 1926	10,000.00	102 73	5,400.00 10,200.00 7,300.00 31,800.00
N. Y. Central & Hudson River, 31/2 %, 1998	10,000.00 30,000.00	73 106	7,300.00
Northern Pac. & Great Northern, 4%, 1921	<b>35,000.00</b>	95	33,250.00
Rhode Island & Suburban, 4%, 1950	5.000.00	82	4,100.00
United Traction & Electric Co., 5%, 1933	8,000.00	99	2,970.00
RAILROAD BONDS:—  Baltimore & Ohio, 3½%, 1925 Boston & Albany, 4½%, 1919 Bridgeport Traction Co., 5%, 1928 Chicago Railways Co., 5%, 1927 Columbus, Ohio, Street, 5%, 1932 Denver City Tramway Co., 5%, 1983 Detroit Electric, 5%, 1916. East St. Louis Suburban, 5%, 1982 Georgia Ry. & Electric, 5%, 1932 Lehigh Valley Terminal, 5%, 1941 Milwaukee Electric Ry. & Light Co., 5%, 1926 N. Y. Central & Hudson River, 3½%, 1998 N. Y., New Haven & Hartford, 6%, 1948 Northern Pac. & Great Northern, 4%, 1921 Rhode Island & Suburban, 4%, 1950 United Traction & Electric Co., 5%, 1983 Utica & Mohawk Valley Street, 4½%, 1941	5,000.00	92	4,600.00
MIRCELL AMBOUR PONDS:		100	0.000.00
Detroit Edges Co. 5%, 1939	3,000.00 5,000.00	100 100	3,000.00 5,000.00
Grand Rapids Gas Light Co., 5%, 1915	5.000.00	100	K 000 00
New York Telephone Co., 41/2 %, 1939	5.000.00	95 96	4,750.00 4,800.00
Pacific Telephone & Telegraph Co., 5%, 1937	5,000.00	96	4,800.00
Union Steel Co. 5% 1952	3,000.00 5,000.00	99 108	2,970.00 5,150.00
United Elec. Lt. & Power Co. of Balt., 41/2%, 1929	5,000.00	90	4,500.00
Cleveland Electric Illuminating Co., 5%, 1939 Detroit Edison Co., 5%, 1933	5,000.00	102	5,100.00
RAILROAD STOCKS:			
110 shs. Chicago Great Western, pref	11,000.00	28	3,080.00
168 " Illinois Central	16,800.00 16,000.00	108 98	18,144.00 14,880.00
200 " N. Y., New Haven & Hartford	20,000.00	76	15,200.00
	27,500.00	110	30,250.00
200 " United Traction and Electric Co	20,000.00	97	19,400.00
BANK AND TRUST COMPANY STOCKS:			
500 shs. Blackstone Canal Nat. of Providence	12,500.00	144	18,000.00 7,290.00
500 shs. Blackstone Canal Nat. of Providence 30 "Industrial Trust Co. of Providence 100 "Mechanics Nat. of Providence	7,500.00 5,000.00	248 120	6,000.00
300 " Nat. of Commerce, Providence	15,000.00	140	21,000.00

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

	MISCELLANEOUS STOCKS:	Book value.	Rate.	Market value.
3 shs.	Gen. Adjustment Bureau of New York	800.00	100	800.00
150 "	Narragansett Elec. Lighting Co., Prov.	7.500.00	182	13.650.00
710 "	Providence Gas Co	85.500.00	200	71.000.00
39 "	Providence Telephone Co	1.950.00	202	8,989.00
1 "	Southern Adjustment Bureau	100.00	100	100.00
10 "	Underwriters' Salvage Co. of Chicago	1.000.00	100	1.000.00
5 "	Underwriters' Salvage Co. of New York	500.00	150	750.00
1 "	West, Adjust. and Inspec. Co. of Chicago	150.00	200	200.00
	Totals	\$689,383.33		\$705,382.17

# FIDELITY-PHENIX FIRE INSURANCE COMPANY,

## NEW YORK, N. Y.

Commenced Business, March, 1910.

C. R. STREET,

HENRY EVANS, President.

JAMES A. SWINNERTON, Secretaries. ERNEST STURM,

### CAPITAL STOCK.

Amount of capital paid up in cash...... \$2,500,000.00 Amount of ledger assets December 31, 1912...... \$15,113,286.27

## INCOME.

Fire.	Marine and Inland.	
Gross prems. received during the year \$8,576,673.44	\$241,002.81	
Deduct reinsurance,		
<b>\$</b> 1,257,911.71		
and return premiums,		
<b>\$1,269,874.99</b> 2,409,969.68	117,817.02	
Received for prems. \$6,166,703.76	\$123,185.79	\$6,289,889.55
Gross interest on mortgage loans	\$1,455.83	
Gross interest on bonds and divi-		
dends on stocks		•
Gross interest on deposits	21,2200	
Gross interest on bills		
receivable \$562.50	,	
Gross interest on pre-		
mium notes 1,199.16	3	
Gross interest on un-		
delivered stock 16.60	)	
Gross interest from		
Underwriters' Salv-		
age Co. (Schedule		
IX) 60.00	0	

Gross interest from Western Adjust-				
ment & Inspection	174 97			•
Co. (Schedule X)  Gross interest from	174.37			
General Adjustment				
Bureau (Schedule	•			
X)	40.00			
Δ,				
	\$2,052.63			
Less interest adjust-				•
ment with Contin-				
ental Insurance Co.,				
in expenses	201.03	1,851.60		
Gross rents from con	pany's prop-			
erty, including \$5,50	0.00 for com-			
pany's occupancy of i	ts own bldgs.	33,384.22		
		<del></del>	•	
Total gross interes Commission of 5-8%			568,439.62	
Pacific Co. stock syr			1,562.50	
Commission of 2% and			-,	
41/2% convertible bo			5,018.35	
Commission of 21/2% sale of certificate of	in syndicate to	underwrite	•	
stock			2,500.00	
Increase in liabilities			_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
reinsurance treaties			3,978.97	
Agents' balances previo			364.24	
Gross profit on sale or n				
Bonds		\$1,427.00		
Stocks		8,094.00	9,521.00	
			•	
Gross increase, by adj	ustment, in boo	ok value of		
ledger assets, viz.:		<b>411.007.00</b>		
Bonds		\$11,037.00	915 000 00	
Stocks	•••••	304,772.00	315,809.00	
Total income				7,197,083.23
Sum of both am	ounts			22,310,369.50

## DISBURSEMENTS.

Gross amount paid	Fire.	Marine and Inland.	
policy-holders for losses (including \$482,775.36 occurring in previous years)	<b>\$4,022,044.51</b>	\$103,883.53	
other companies, \$821,335.75	816,540.41	28,190.89	
Net amount paid policy holders for losses Expenses of adjustmen Commissions or broker Allowances to local	\$3,205,504.10 t and settlementage	t of losses	\$3,281,196.74 103,820.64 1,309,633.11
agency expenses Salaries, \$157,850.34, s	and expenses, \$	 127,809.86, of	1,192.64
special and general a Salaries, fees, and all	l other charge	s of officers,	285,660.20
directors, trustees, a Rents, including \$5,500	.00 for company	y's occupancy	411,255.94
of its own buildings Advertising, \$28,711.96	; printing an	d stationery,	64,460.71
\$39,602.96			68,314.92
Postage, telegrams, tel			47,239.76
Legal expenses Furniture and fixtures			1,273.72 6,205.24
Maps, including correct			23,615.58
Underwriters' boards a			77,058.74
Fire department, fire			11,000.14
sessments, fees, taxe		-	30,407.94
Inspections and survey			13,162.99
Repairs and expenses			,
estate			5,131.46
Taxes on real estate		• • • • • • • • • •	3,395.46
State taxes on premiur	ns	• • • • • • • • • • •	119,695.95
Insurance-department 1			37,635.25
Federal corporation to			2,569.07
Municipal taxes		• • • • • • • • • • • • • • • • • • • •	14,398.83
Mercantile agencies			7,314.35
Miscellaneous	• • • • • • • • • • • • • •		821.31

FIDELITY-PHENIX FIR	E INSURANC	E COMPANY	. 293
Exchange		10,595.39	
Subscriptions to papers		1,497.08	
Investment expenses (other than real		2,601.99	
Paid stockholders for interest or divide		2,001.88	
declared during the year)		050 000 00	
Agents' balances charged off		250,000.00 53.16	
Gross loss on sale or maturity of ledge:		55.16	
Bonds	\$7,128.00		
Stocks	14,440.00	21,568.00	
Gross decrease, by adjustment, in bo	ook value of		
ledger assets, viz.:			
Real estate	\$279.50		
Bonds	79,873.00		
Stocks	1,094,080.00	1,174,232.50	
Total disbursements			7,376,008.67
Balance			<b>\$14</b> 934 360 83
Designoc		•••••	<b>\$1</b> 1,002,000.00
	er assets.		
Book value of real estate		<b>\$572,500.00</b>	
Mortgage loans on real estate		23,500.00	
Book value of bonds, \$2,549,052.00,	•		
\$8,810,782.00 (Schedule D)		11,359,834.00	
Cash in company's office		1,809.57	
Deposits in trust companies and banks		1,696,428.37	
Agents' balances, under three months		856,109.71	
Agents' balances, over three months de		5,041.24	•
Bills receivable, taken for fire risks		411,637.94	
Bills receivable taken for Atlanta, Ga	., real estate	•	
<b>sold</b>	• • • • • • • • • • • • •	7,500.00	
Total ledger assets, as per balance			<b>\$14,934,360.83</b>
NON-LED	GER ASSETS.		
1011 222	Due.	Accrued.	
Interest on mortgages		\$350.01	
Interest on bonds	<b>\$</b> 10,766.23	22,002.12	
Interest on bank deposits	• • • • • •	103.21	
Interest on bills receivable		187.50	
Rents on company's property or lease	•••••	330.40	
Total interest and rents due and			
accrued	\$10,766.23	\$22,973.24	33,739.47
Market value of bonds and stocks over	r book value	(Schedule D)	66.520.66
Dividend on stock sold ex-dividend before			50.00

Gross assets .......\$15,034,670.96

#### DEDUCT ASSETS NOT ADMITTED.

DEDUCT ASSETS NOT ADMITT	w.	
Agents' balances, representing business written prior to October 1, 1913	<b>\$</b> 5,041.24	
Bills receivable, past due, taken for marine, inland,	ψυ,υπι.ωπ	
and fire risks	71,532.01	
Total	•••••	76,573.25
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	<b>\$14,958,097.71</b>
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to Decem-		
ber 31, not reported	\$467,749.21	
Gross claims for losses resisted	84.885.00	
Total	\$552,634.21	
Deduct reinsurance due or accrued	112,201.61	
Net amount of unpaid losses and claims		<b>\$44</b> 0,432.60
Unearned premiums on fire risks	<b>\$</b> 7,095,623.21	
Unearned premiums on inland navigation risks	65,324.22	
Total unearned premiums		7,160,947.43
Cash dividends remaining unpaid: to stockholders.		125,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., d	ue or accrued	25,000.00
Estimated federal, state and other taxes hereafter page	yable	142,000.00
Contingent commissions or other charges due or accru	ıed	30,657.24
Funds held under reinsurance treaties		4,003.52
Reserve for contested liabilities (not losses)		250,000.00
Reserve for contingencies	• • • • • • • • • • • • • • • • • • • •	100,000.00
Total liabilities, except capital		\$8,278,040.79
Capital paid up in cash		
-		
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	6,680,056.92
Total		\$14,958,097.71

#### SPECIAL DEPOSITS.

	Risks and Prem	шмв. 1913.		
	FIRE.	,	MARINE A	ND INLAND.
	Risks. P	remiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during		270,089.54	\$6,463,595	\$182,785.29
the year		576,678.44	8,893,038	241,002.81
Tetals	\$2,123,546,200 \$22,	846,762.98	\$15,356,633	\$423,788.10
marked off as terminated	1 711 <b>,</b> 121,970 7,	822,242.05	8,975,767	244,915.77
In force at the end of				
In force at the end of the year 1913 Deduct amount reinsured .	\$1,412,424,230 \$15, 149,923,011 1,	024,520.93 656,342.15	\$6,380,866 1,678,068	\$178,872.3 <b>3</b> 48,223.90
Net amount in force December 31, 1913. \$1,262,501,219 \$13,368,178.78 \$4,702,798				\$130,648.43
	TULATION OF FIRE R			
Year.		Gross premiur	ns Unearned.	Premiums
Written. Term.	Amount.	charged. \$3,173,375.		unearned. \$1,586,687.79
1913 One year or less 1912 } 1913 } Two years	4,132,324	33,628.	34 1-4	8,407.08
1913 Two years	3.176.367	25.405.9	98 <b>8-4</b>	19,054. <b>49</b>
1911	163,129,578 191,954,562 214,057,431	1,504,171.	24 1-6 81 1-2	250,695.20 874,283.91
1912 Three years 1913	214,057,431	1,748,567. 1.925.358.	64 5 <u>-</u> 6	1.604.465.54
1910 )	1.628.510	1,925,358. 17,171.	72 1-8	1,604,465.5 <del>4</del> 2,146.46
1911 1912 1912 1913	1,881,782 2,711,436 1,913,721	18,410. 23,758.	51 3–8 16 5–8 12 7–8	6,903.95 14,848.85
1912	2,711,436 1 913 721	23,708. 21,414	10 0-8 12 7-8	18,787.36
1909	59,853,669	21,414. 788,785,	46 1–10	78,878.55
1910	57,939,942	733,050.	85 8–10	219,915.24
1911   Five years 1912	77,061,195 90,851.598	977,687. 1,105,825.	60 1-2 97 7-10	488,843.80 774,078.20
1918	108,886,516	1.236.786.	56 9-10	1,113,107.90
Over five years	8,067 773	34,780.	56 9-10 24 pro rata	34,568.89
Totals	\$1,262,501,219	\$13,368,178.	78	\$7,095,623.21
	GENERAL INTER	ROGATORIES		
Largest gross aggregate	amount insured in	any one ha	zard located	
anywhere in the United reinsurance, whether the	States, without an	deduction	whatever for	
panies?	same ne ili admit	red or non-ac	Answer	\$250,000.00
panies? Total amount of the com	pany's stock owned	by the direc	tors at par	• • • •
Value:				447,500.00
Total amount loaned to dir Total amount loaned to sto	arooffto ton problodia	,	Amernae	None. None.
What intercet, direct or inc	lirect, has this compa	ny in the car	ital stock of	2101101
any other insurance con	npany?		Answer	None.
Airectly or indirectly by	any other cornorst	pany owned o	r controlled,	No.
What intercet, direct or incany other insurance coils a majority of the capit directly or indirectly, by Has this company guarant	sed policies issued by	any other c	ompany, and	210.
now in force?			Answer	No.
Business in Connecticut, 1913. Fire.				
		CTICUT, 1913.		
Less \$2.681.181.00 risks		CTICUT, 1913.		
Gross risks written Less \$2,681,181.00 risks companies authorize		CTICUT, 1913.		
Net risks written	s canceled, and \$2,7 d in Connecticut	CTICUT, 1913.	insurance in	
Net risks written	s canceled, and \$2,7 d in Connecticut	CTICUT, 1913.	insurance in	\$12,989,836.00 5,436,969.00
Net risks written Gross premiums on risks the Less \$13,639.21 return	s canceled, and \$2,7 d in Connecticut	CTICUT, 1918.	insurance in	\$12,989,836.00 5,436,969.00 \$7,552,367.00
Net risks written Gross premiums on risks the Less \$13,639.21 return	s canceled, and \$2,0 d in Connecticut written premiums, and \$27,9 sa authorized in con	55,788.00 re	insurance in	\$12,989,836.00 5,436,969.00 \$7,552,367.00 \$116,432.21
Net risks written  Gross premiums on risks the state of the state	s canceled, and \$2,00 in Connecticut written premiums, and \$27,9 as authorized in con	55.788.00 re	insurance in	\$12,989,836.00 5,436,969.00 \$7,552,367.00 \$116,432.21 41,594.86 \$74,837.85 \$55,985.34
Net risks written  Gross premiums on risks the second of the second surance in companion of the second	written premiums, and \$27,9 s authorized in con	55.15 premius	ms for rein-	\$12,989,836.00 5,436,969.00 \$7,552,367.00 \$116,432.21 41,594.86 \$74,837.85
Net risks written  Gross premiums on risks the state of the state	written premiums, and \$27,9 authorized in con must be authorized in companies	55,788.00 re	ms for rein-	\$12,989,836.00 5,436,969.00 \$7,552,367.00 \$116,432.21 41,594.86 \$74,837.85 \$55,985.34 2,472.79 \$53,512.55
Net risks written  Gross premiums on risks the second of the second surance in companion of the second	s canceled, and \$2,0 d in Connecticut written premiums, and \$27,9 s authorized in con	55.15 premiu. authorized in	ms for rein-	\$12,989,836.00 5,436,969.00 \$7,552,367.00 \$116,432.21 41,594.86 \$74,837.85 \$55,985.34 2,472.79

Net losses incurred .....

Gross risks written			Marine and Inland. \$123,055.00
Gross risks written	einsurance in	com-	59,305.00
Net risks written  Gross premiums on risks written  Less \$720.37 return premiums, and \$612.75 premi		• • • • •	\$68,750.00 \$2,800.59
Less \$720.37 return premiums, and \$612.75 premium in companies authorized in Connecticut	ums for reins	urance	1,333.12
Net premiums received			\$1,467.47
Less losses on risks reinsured in companies author	rized in Conn	ecticut	\$1,260.77 841.07
Net losses paid			\$919.70 \$938.72
Less losses on risks reinsured in companies author	rized in Conn	ecticut	326.07
Net losses incurred	• • • • • • • • • • • • •	•••••	\$612.65
Schedule D. Bonds and Stocks owner Government Bonds:—	d by the Com Book value.		Market value.
		105	\$183,750.00
District of Columbia, 3.65%, 1924 United States, Panama Canal Loan, 3%, 1961	400,000.00	100	400,000.00
STATE AND MUNICIPAL BONDS:			
Georgia State, 31/2 %, 1917	9,800.00	98 92 95 89	9,800.00
New Mexico, Territory, 4%, 1939	9,200.00 187,750.00 146,850.00	92 95	9,200.00 137,750.00 146,850.00
New York City, 3%, 1923	146,850.00	89	146.850.00
Richmond, Va., 4%, 1926	18,050.00	95	18,050.00
Richmond, Va., 4%, 1938	8,280.00 6,440.00	92 92	8,280.00
Richmond, Va., 4%, 1943	22,750.00	91	6,440.00 22,750.00
San Francisco, City and County, 5%, 1938	22,750.00 25,250.00 47,012.00	101	22,750.00 25,750.00
Toronto, Canada, 31/4, 1929	47,012.00 18,980.00	84 78	47,012.00 18,980.00
STATE AND MUNICIPAL BONDS:—  Georgia State, 3½%, 1917  New Mexico, Territory, 4%, 1938  New York City, 4%, 1936  New York City, 3%, 1923  Richmond, Va., 4%, 1926  Richmond, Va., 4%, 1939  Richmond, Va., 4%, 1939  Richmond, Va., 4%, 1943  San Francisco, City and County, 5%, 1938  Toronto, Canada, 3½%, 1929  Toronto, Canada, 3½%, 1944  Toronto, Canada, 4%, 1948	254,405.00		254,405.00
D Daving a			•
Baltimore & Ohio. 41/4%, 1933	226,135.00	91	226,135.00
Buffalo & Susquehanna, 4%, 1964	1,500.00 79,000.00 27,800.00	15	1,500.00 79,000.00 27,300.00
Chesapeake & Ohio 4½%, 1930	79,000.00	79 91	79,000.00
Delaware & Hudson, 4%, 1916	24.250.00	97	24,250.00
Erie, 4%, 1953	80.800.00	78	80.300.00
Now Orleans Mobile & Chicago Kg. 1960	10,650.00 25,000.00	71 50	10,650.00 25,000.00
Norfolk & Western, 44%, 1938	15.300.00	107	15,300.00
Southern Pacific, 4%, 1929	116,100.00 92,000.00	86	116,100.00
Baltimore & Ohio, 4½%, 1983  Buffalo & Susquehanna, 4%, 1964 Chesapeake & Ohio 4½%, 1980 Chicago, Burlington & Quincy, 4%, 1958 Delaware & Hudson, 4%,1916 Erie, 4%, 1953 Erie, 4%, 1953 New Orleans, Mobile & Chicago, 5%, 1960 Norfolk & Western, 4½%, 1938 Southern Pacific, 4%, 1929 Union Pacific, 4%, 1927	92,000.00	92	92,000.00
MISCELLANEOUS BONDS:			
American Smelters Securities Co., 6%, 1926	15,450.00 500,000.00	103	15,450.00
Lebanon Gas & Fuel Co. (Pa.), 5%, 1956	22 800 00	100 <b>60</b>	500,000.00
American Smelters Securities Co., 6%, 1926 Fire Companies Building Corporation, 4½%, 1961 Lebanon Gas & Fuel Co., (Pa.), 5%, 1956 Pacific Light & Power Corporation, 6%, 1914	22,800.00 24,750.00	99	22,800.00 24,750.00
Railroad Stocks:			
	93,000.00	98	93,000.00
1000 shs. Atchison, Topeka & Santa Fe, com	395,560,00	119.50	407,495.00
300 Baltimore & Unio, prei	24,000.00 808,000.00	80 89.50	24,000.00 313,250.00
200 "Bunaio & Susquenanna, Drei	1,000.00	5.01	. 1,003.22
2200 " Central of New Jersey	660,000.00	300	660,000.00
200 " Chicago & Northwestern, prei	83,500.00 25,400.00	169 128.75	84,500.00 25,750.00
1000 " Chicago, St. Paul, Minn. & Omaha, pref.	135,000.00	185	135,000.00
1200 " Chicago, St. Paul, Minn. & Omaha, com.	135,000.00 145,200.00 168,300.00	121	140.200.00
1100 " Delaware & Hudson	168,300.00 916,500.00	153 390	168,800.00
1000 "Chicago, St. Paul, Minn. & Omaha, pref. 1200 "Chicago, St. Paul, Minn. & Omaha, com. 1100 "Delaware & Hudson	370,600.00	341.51	916,500.00 372,248.44
• • • • • • • • • • • • • • • • • • • •	•		

			Book value		Market value.
500 shs.	Erie & Pittsburgh	. <b></b>	. 31,250.0		31,250.00
2900	Great Northern, pref. Great Northern, pref.		. 365,400.0		365,400.00
1000	Great Northern, pref.	•••••	. 113,400.0	0 108	113,400.00
800	Hocking Valley Lehigh Valley, com. Louisville & Nashville	. <b></b>	. 87,500.0	0 125	37,500.00
10000 " 8000 "	Lenigh Valley, com	• • • • • • • • • • • • • •	745,000.0	0 154	770,000.00
1000 "	Monbatton & Mashalle	• • • • • • • • • • • • • • • • • • • •	. 399,000.0	0 133	399,000.00
300 "	Manhattan	• • • • • • • • • • • • • • • • • • • •	130,000.0		131,750.00 45,900.00
1000 "	Michigan Central	A Ot Louis	. 45,000.0 . 137,000.0		137,000.00
1000 "	Nashville, Chattanooga Norfolk & Western, con	ne or Tomber	102,000.0	0 102	102,000.00
400 "	Northern Pacific		43,600.0		43,600.00
400 "	Pittsburgh & Lake Eric	<b>.</b>	82,000.0	0 410	82,000.00
800 "	Southern Pacific		70,400.0		
893 ''	Southern Pacific Southern Pacific		. 83,942.0	0 94	83,942.00
1000 "	Union Pacific, pref Union Pacific, com		. 85,000.0	0 85	85,000.00
2000 "	Union Pacific, com		810,000.0		
2000 "	Western Maryland, pre	£	. 110,000.0	0 55	110,000.00
BANK	AND TRUST COMPANY S	BTOCKS: —			
100 shs.	Central Trust Co., New	York	. 99,000.0	0 1010	101,000.00
100 "	First National, New Yo	ork	. 91,000.0	0 930	93,000.00
317 "	National of Commerce.	New York	53.890.0	0 172	54,524.00
600 "	National City, Brookly National Park, New Yo	n	. 82,500.0	0 282	84,600.00
500 "	National Park, New Yo	ork	. 172,500.0	0 849	174,500.00
	MISCELLANEOUS STOCKS	B:			
500° shs.	Am. Light & Traction	Co., N. J., pref	. 53,500.0	0 107	53,500.00
729 "	Am. Light & Traction	Co., N. J., com	. 244,215.0	0 335	<b>244</b> ,215.00
8500 ''	Consolidated Gas Co., I	N. Y	455,000.0	0 130	455,000.00
1165 "	Del. Lack. & West. Cos	il Co., N. J	. 145,625.0	0 250	145,625.00
10000 "	Non York Matual Con	ig Corp. N. I	. 1,000,000.0	0 100 0 154	1,000,000.00
1000 "	Am. Light & Traction Am. Light & Traction Consolidated Gas Co., I Del. Lack. & West. Cos Fire Companies Buildin New York Mutual Gas Sears, Roebuck & Co., I	U V prof	75,000.0 122,000.0	0 104 0 193 <i>7</i> 5	77,000.00 123,750.00
2000					
	Totale				
	Totals	• • • • • • • • • • • • • • • •	. \$11,359,834.0	0 \$1	11,426,354.66
		lule X. Unlisted		0 \$1	11,426,354.66
		lule X. Unlisted Date charged off	i Assets. Par	Actual	Market value
	Sched	lule X. Unlisted	i Assets. Par		
800 shs.	Sched	lule X. Unlisted Date charged off	i Assets. Par	Actual	Market value
800 shs.	Sched	lule X. Unlisted Date charged off from statement.	d Assets. Par value.	Actual	Market value Dec. 13, 1913
800 shs.	Sched Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt	Date charged off from statement.	Assets. Par value. \$30,000.00	Actual cost.	Market value Dec. 13, 1913
200 "	Sched Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	Assets. Par value. \$30,000.00 10,000.00	Actual cost.	Market value Dec. 13, 1913
8 " ( 10 "	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisyille Prop. Co	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	Assets. Par value. \$30,000.00	Actual cost. 14,653.13 400.00	Market value Dec. 13, 1913
8 " ( 10 " ) 5 " (	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N. Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau,	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets.  Par value.  \$30,000.00  10,000.00  400.00  1,000.00	Actual cost. 14,653.13 400.00	Market value Dec. 13, 1913
8 " ( 10 " ) 5 " (	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N. Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta Ga	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	Assets. Par value.  \$30,000.00 10,000.00 400.00	Actual cost. 14,653.13 400.00	Market value Dec. 13, 1913
200 ···   8 ···   10 ···   10 ···	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00	Actual cost. 14,653.13 400.00	Market value Dec. 13, 1913
10 " 1 " 1 " 1 " 1 " 1 " 1 " 1 " 1 " 1 "	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt. Bklyn. B'k, B'klyn, N. Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga. Underwriters Salv. Co., Chicago, Ill. W. Adj. & Insp. Co., Ill.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets.  Par value.  \$30,000.00  10,000.00  400.00  1,000.00	Actual cost.  14,653.13 400.00	Market value Dec. 13, 1913
200 · · · · · · · · · · · · · · · · · ·	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N. Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00	Actual cost.  14,653.18 400.00 250.00 1,000.00	Market value Dec. 13, 1913
200	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	# Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 100.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
10 "	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N. Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00	Actual cost.  14,653.18 400.00 250.00 1,000.00	Market value Dec. 13, 1913
200	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters. deed to all of square	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	# Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 100.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
10 " 10 " 11 " 12 " Quit claim No. 91 1 Pike Co	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k. B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, unty Miss.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
10 " 10 " 11 " 12 " Quit claim No. 91 1 Pike Co	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k. B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, unty Miss.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	# Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 100.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
8 10 10 10 1 10 1 10	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, inty, Miss rregular plot of land b'4" x 1997" x 87'2"	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
8 10 10 10 10 14 12	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, anty, Miss rregular plot of land 5'4" x 198'7" x 87'2" situate in the City of	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 176.00 100.00 558.14	Market value Dec. 13, 1913
8 10 10 10 10 14 12	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, inty, Miss rregular plot of land b'4" x 1997" x 87'2"	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.18 400.00 250.00 1,000.00 175.00	Market value Dec. 13, 1913
9 10 " 10 " 10 " 10 " 10 " 10 " 10 " 10	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill. W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, anty, Miss rregular plot of land 5'4" x 198'7" x 87'2" situate in the City of	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 176.00 100.00 558.14	Market value Dec. 13, 1913
Quit claim No. 91 i Pike Coi Decd to 1 250' x 2 x 200' Baltimof	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill Ww. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters. deed to all of square n the town of Summit, inty, Miss. rregular plot of land 5'4" x 199'7" x 87'2" situate in the City of e, Md.	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60	Market value Dec. 13, 1913
9 10 " 10 " 10 " 10 " 10 " 10 " 10 " 10	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill W. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill., Reg. in name of Fidelity Underwriters deed to all of square n the town of Summit, sury, Miss rregular plot of land b'd' x 199'7' x 87'2" situate in the City of e, Md	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60	Market value Dec. 13, 1913
9 10 " 10 " 10 " 11 " 14 " 14 " 14 " 15 " 16 " 16 " 16 " 16 " 16 " 16 " 16	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60	Market value Dec. 13, 1913
Quit claim No. 91 1 Pike Cool S x 200' Saltimor Totals 2000 shs. R. R. Cool of depo	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill. g. in name of Fidelity Underwriters deed to all of square n the town of Summit, inty, Miss rregular plot of land 15'4" x 199'7" x 87'2" situate in the City of e, Md	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 250.00 1,000.00 50.00	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60	Market value Dec. 13, 1913
Quit claim No. 91 1 Pike Cool S x 200' Saltimor Totals 2000 shs. R. R. Cool of depo	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga Underwriters Salv. Co., Chicago, Ill West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill. West. Adj. & Insp. Co., Ill. g. in name of Fidelity Underwriters deed to all of square n the town of Summit, inty, Miss rregular plot of land 15'4" x 199'7" x 87'2" situate in the City of e, Md	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 1,000.00 100.00 50.00  ***Transpart of the control	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60 \$19,758.87	Market value Dec. 13, 1913
Quit claim No. 91 1 Pike Cool S x 200' Saltimor Totals 2000 shs. R. R. Cool of depo	Buffalo & Susquehanna R. R. Co., com. pref. stock deposit receipt Bklyn. B'k, B'klyn, N.Y. Gen. Adj. Bureau, N. Y. Louisville Prop. Co South. Adjust. Bureau, Atlanta, Ga	Date charged off from statement.  Dec. 20, 1910 June 30, 1911	### Assets. Par value.  \$30,000.00 10,000.00 400.00 1,000.00 1,000.00 100.00 50.00  ***Transpart of the control	Actual cost.  14,653.13 400.00 250.00 1,000.00 175.00 100.00 558.14 2,622.60	Market value Dec. 13, 1913

# FIRE ASSOCIATION OF PHILADELPHIA,

#### PHILADELPHIA, PA.

# Commenced Business, September, 1817.

10	$\alpha$	Ingres	President.

M. G. GARRIGUES, Secretary.

CAPIT	AL STOCK.		
Amount of capital paid up in car Amount of ledger assets December 31,			\$9,015,027.54
· <b>I</b> N	COME.		
Gross premiums received during the	Fire.		
year	\$6,048,585.98		
Deduct reinsurance,			
\$1,008,256.15			
and return premiums,			
<b>\$</b> 782, <b>2</b> 00.85	1,790,457.00		
Received for premiums (other th	an perpetual)	<b>\$4.258.128.98</b>	
Deposit prems. written on perpetual		21,493.83	
Gross interest on mortgage loans	\$115,924.12	•	
Gross interest on collateral loans,	6,341.40		
Gross interest on bonds and divi-			
dends on stocks	241,562.24		
Gross interest on deposits	5,171.55		
Gross interest on agents' balances,	63.33		
Gross interest on deposits with			
underwriters' associations	22.02		
Gross rents from company's property,			
including \$15,000.00 for com-			
pany's occupancy of its own build-	00.075.15		
ings	33,077.15		
Total gross interest and rents,		402,161.81	
Earned deposits		5,086.93	
Agents' balances previously charged	off	360.58	
Gross profit on sale or maturity of led	•	:	
Bonda			
Stocks	15.27	3,308.49	
Total income			4,690,540.62
Sum of both amounts	. <b></b>		\$13,705,568.16

#### DISBURSEMENTS.

DISBURSEMENTS.	
Gross amount paid policy-holders	
for losses (including \$331,351.04	
occurring in previous years) \$2,682,930.29	
Deduct amount received for salvage,	
\$18,466.96	
for reinsurance in other companies,	
\$397,309.39	
and for discount,	
\$1,382.62 417,158.97	
Net amount paid policy-holders for losses	\$2,265,771.32
Expenses of adjustment and settlement of losses	42,019.84
Commissions or brokerage	828,922.47
Allowances to local agencies for miscellaneous	
agency expenses	11,175.13
Salaries, \$178,443.59, and expenses, \$120,741.61 of	•
special and general agents	299,185.20
Salaries, fees, and all other charges of officers,	•
directors, trustees, and home-office employees	186,392.39
Rents, including \$15,000.00 for company's occupancy	,
of its own buildings	28,339.11
Advertising, \$5,500.65; printing and stationery,	,
\$30,538.45	36,039.10
Postage, telegrams, telephone, and express	28,736.02
Legal expenses	2,343.03
Furniture and fixtures	7,039.02
Maps, including corrections	16,249.50
Underwriters' boards and tariff associations	48,729.89
Fire department, fire patrol and salvage corps as-	,
sessments, fees, taxes and expenses	17,166.67
Inspections and surveys	28,656.41
Repairs and expenses (other than taxes) on real	
estate	5,231.04
Taxes on real estate	8,912.96
State taxes on premiums	92,500.35
Insurance-department licenses and fees	24,658.37
Federal corporation tax	5,244.81
State tax on capital	15,332.80
Municipal license tax	13,510.63
Deposit premiums returned	58,261.68
Paid stockholders for interest or dividends (amount	00,202.00
declared during the year)	300,000.00
Agents' balances charged off	462.57
Gross loss on sale or maturity of ledger assets, viz.:	ZU#.U/
Real estate	
Bonds	
Bond and mortgage 500.00	6,013.40
2002 min 2000 gago	0,010.40

Gross decrease, by adjustment, in booledger assets, viz.:  Real estate		83,081.69	
Total disbursements	• • • • • • • • • • • • • • • • • • • •		4,459,975.40
Balance	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$9,245,592.76
LEDGER	ASSETS.		
Book value of real estate		\$737,162.67	
Mortgage loans on real estate		2,014,176.66	
Loans secured by collateral (Schedule C		139,527.12	
Book value of bonds, \$4,875,975.32,		,,	
\$315,313.47 (Schedule D)		5,191,288.79	
Cash in company's office		21,806.28	
Deposits in trust companies and banks n		83,512.72	
Deposits in trust companies and banks		394,285.74	
Agents' balances, under three months du		659,179.95	
Agents' balances, over three months du		4,652.83	
NON-LEDG	er assets.		
Interest on mortgages	Due. \$5,275.32	Accrued. \$28,846.88	
Interest on bonds	• • • • • • • •	72,632.67	
Interest on collateral loans	• • • • • • • •	1,299.98	
Interest on bank deposits	• • • • • • •	1,066.39	
Rents on company's property or lease	1,663.82	52.63	
Total interest and rents due			
and accrued	<b>\$</b> 6,939.14	<b>\$103,89</b> 8.55	110,837.69
Gross assets	••••••	••••••	<b>\$9,356,430.4</b> 5
DEDUOT ASSETS	NOT ADMITT	<b>E</b> D.	
Company's stock owned		\$10,075.00	
Agents' balances, representing busine		•	
prior to October 1, 1913		4,652.83	
Book value of real estate over market v	alue	21,912.67	
Book value of bonds and stocks over m	arket value		
(Schedule D)	•••••	164,981.79	
Total	••••••	•••••	201,622.29
Total admitted assets			\$9,154,808,16

		ES.

DIADIDITIES.		
Gross losses adjusted and unpaid	\$103,801.09	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31st not reported	286,633.94	
Gross claims for losses resisted	55,111.60	
Total	<b>\$445,546.63</b>	
Deduct reinsurance due or accrued	90,720.43	
Net amount of unpaid losses and claims		\$354,826.20
Unearned premiums on fire risks		3,905,141.60
Reserve on perpetual policies (90%)		1,517,513.68
Salaries, rents, expenses, bills, accounts, fees, etc., du		5,679.81
Estimated federal, state and other taxes hereafter p		40,000.00
Total liabilities, except capital		\$5,823,161.29
Capital paid up in cash		
Surplus over all liabilities		
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	3,331,646.87
Total		\$9,154,808.16

### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market Value of deposit.	Corresponding liabilities.
Virginia  Georgia  New Mexico  Special deposits in excess of corresponding liabilities.	\$38,900.00 10,075.00 21,000.00 \$12,161.61	\$50,863.14 72,455.43 8,838.39

# RISKS AND PREMIUMS, 1913.

PIRE.		
	Risks.	Premiums.
In force December 31, 1912	\$762,645,013	\$8,041,281.08
Written or renewed during the year	540,078,643	6,048,585.98
Totals	\$1,802,723,656	\$14,089,867.06
Deduct those expired and marked off as terminated	506,166,198	5,815,069.23
In force at the end of the year 1913	\$796,557,458	\$8,274,797.83
Deduct amount re-insured	75,078,715	772,055.12
Net amount in force December 31, 1913	\$721,478,743	\$7,502,742.71
Perpetual risks not included above		\$74,376,313.00
Premiums on same		\$1.686.126.31

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Amount. charge		unearned.
2,796,673 25,7 3,486,012 29,9 93,616,497 907,0 04,769,008 927,4	29.27 1-4 56.24 3-4 71.79 1-6 74.04 1-2	\$1,309,956.82 6,432.31 22,467.18 151,178.63 463,737.02 901,204.98
2	Amount. charge 205,037,651 \$2,619,9 2,796,673 25,7 3,486,012 29,9 98,616,497 907,0 104,769,008 927,4	205,037,651

Year. Written.	Term.	Amount.	Gross premium	Thermal	Premiums unearned.
1910]	1 41111.	1,093,933	charged. 11,773.88	Uncarned. 1–8	1,471.73
•		1,137,353	10,989.48	3–8	4,121.04
1912   Four	r years	1,324,119	14,932.16	5-8	9,332.60
1913 ∫ 1909 ∫		1,436,817	14,884.27	7-8	12,542.49
1910		27,872,342 30,209,241	283,960.75 314,221.83		28,396.07 94,266.55
1911   Five	years	36,744,996	844,797.30	1-2	172,398.65
1912		40,256,448	403,001.83	3 7-10	282,101.28
1913 ]	five years	44,672,461 10,771,312	443,316.78 69,823.63		398,985.06 46,549.19
0461	TAG Agers	10,771,312	08,828.03	prorata	40,048.18
	Totals Perpetual risks	\$721,478,743 74,376,313	\$7,502,742.71 1,686,126.81	90%	\$3,905,141.60 1,517,513.68
	Grand Totals	\$795,855,056	\$9,188,869.02	:	\$5,422,655.28
	GE	NERAL INTER	ROGATORIES.		
Largest grand anywhere	oss aggregate amou o in the United Sta ice, whether the sar	int insured in tes, without any	any one hazard deduction what	located ever for	
reinsuran	ice, whether the sar	ne be in admitt	ed or non-admit	ed com-	\$200,000.00
Total amou	int of the company	's stock owned	by the directors	at par	<b>\$200,000.00</b>
value? .		<b>.</b>		. Answer	<i>56,500.00</i>
Total amou	nt loaned to directo nt loaned to stockho	rs or other office	ers?	. Answer	None. 18,051.1 <b>2</b>
What intere	est, direct or indirec	t, has this com	pany in the capi	tal stock	10,001.12
of any o	ther incurence com	nanw?	-	A m pence	None.
is a majori	ty of the capital stoor indirectly, by an	ock of this comp	any owned or co	ntrolled, Answer	No.
Has this co	mpany guaranteed p	olicies issued by	any other comp	any, and	
now in f	orce?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Answer	No.
			1010		YAL
		CONNECTICUT,			Fire.
Less \$94	written 8,014.00 risks can panies authorized in	celed, and \$65	0,087.00 reinsur	ance in	\$7,272,366.00 1,598,101.00
Net ris	ks written				\$5,674,265.00
					\$68,810.24
Less \$5,8 surai	iums on risks writt 26.21 return premi nce in companies av	ums; and \$7,35 uthorized in Cor	0.40 premiums finecticut	or rein-	13,176.61
Net pro	emiums received			<del></del>	\$55,633.68
Tanana maid					\$30,793.82
. Less losse	es on risks reinsured	i in companies a	uthorized in Con	necticut _	1,916.57
	ses paid				\$28,877.25
Losses incu	rredeinsured	in companies a	uthorized in Con	necticut	\$34,481.97 2,918.42
	sses incurred				\$31,563.55
1496 10:	sace incurred	•••••	•••••		4-2,00000
	Sche	dule C. Loans	on Collateral.		
			Par value. Mar	ket value. A	mount loaned.
Mortgage fo	r \$3,000 on premis	ses Beecher	\$3,000.00	\$3,000.00	\$1,651.12
64 shares F	r \$3,000 on premis racuse, N. Y irst Nat. Bank of F	hiladelphia	64,000.00	10 000 00	
14 shares G	erman-Amer. Ins. C	O. OI N. I.	14,000.00	7,210.00	15,076.00
100 shares	Pullman Palace Car Facony & Holmesbur	Co	10,000.00	15,000.00	16,000.00
Со., 5%.	1st Mortgage Bond	B	5,000.00	4,800.00	
25 shares F	1st Mortgage Bond irst Nat. Bank of F est Phila. Title & T	hiladelphia	25,000.00	5,000.00	4,000.00
60 shares W	est Phila. Title & T	T. CO	3,000.00 20,000.00	8,460.00 18,400.00	1.400.00
Union Ry	Gas & Electric Co., ower Co., 1st Mort.,	5%, 1943	20,000.00	18,400.00	
Tennessee P	ower Co., 1st Mort.,	5%, 1967,	20,000.00 5,000.00	16,000.00 4,350.00	50.000.00
Imperial Ja	panese Gov. Loan. State Rwys. Co., 41/4	%. 1962	<b>12</b> ,000.00	10,200.00	
10 shares In	dust. Title & Tr. C	o. of Phila.	1,000.00	1,650.00	1.400.00

	Par value.	Market val	ue. Ar	nount loaned.
20 shares Girard Nat. Bank of Philadelphia	2,000.00	7 000	0.00 {	2,500.00
900 shares Indust Title & To Co of Phile	20,000.00	33,000	.00	1,500.00 10,000.00
100 shares Mohawk Valley Co	10,000.00	10,500	.00 }	10,000.00
Byracuse Rapid Transit Co., 5%, 1930 Penna. & N. J. Sec. Corp., 6%, 1918	4,000.00 36,000.00	3,920 36,000		25,000.00
100 shares Mohawk Valley Co	1,000.00	970 2,760		1.000.00
Port. Ry., Lt. & Pr. Co., 5%, 1942	8,000.00	2,760	.00 }	1.000.00
Totals	\$278,000.00	\$219,420	0.00	\$139,527.12
Sahadula D. Bauda and Steel		4 <b>.</b>		
Schedule D. Bonds and Stock State, County, and Municipal Bonds:—	•	-	-	farket value.
Georgia, 41/4 %, 1915		5.375.00	100	\$5,000.00
STATE, COUNTY, AND MUNICIPAL BONDS:— Georgia, 4½%, 1915 Atlanta, Ga., 4½%, 1932 Atlanta City, N. J., 5%, 1925 Birmingham, Ala., 6%, 1922 Birmingham, Ala., 6%, 1930 Butte, Mont., 4½%, 1925 Dallas, Texas, 4%, 1947 Daluth, 5%, 1926 Greenvillo, South Carolina, 5%, 1942 Houston, Texas, 5%, 1938 Mobile, Ala., 4½%, 1937 New York City, 4½%, 1957 New York City, 4½%, 1963 Petersburg, Va., 5%, 1929 Philadelphia, 4%, 1941		5,280.00	101%	5,075.00
Rirmingham. Ala., 6%, 1925	21		104 1/3 110	26,125.00 22,000.00
Birmingham, Ala., 5%, 1930	32	2,200.00	106	31,800.00
Butte, Mont., 4 1/2 %, 1925	25	5,750.00 9,500.00	100 91 1/2	25,000.00 9,150.00
Daluth, 5%, 1926	109	9,996.25	105	105,000.00
Greenville, South Carolina, 5%, 1942	21		108 107	27,000.00
Mobile, Ala., 41/2 %, 1937	51		100	26,750.00 50,000.00
New York City, 41/2 %, 1957	20	8.156.25	104	26,000.00
New York City, 4½%, 1963	50	0,125.00 8,500.00	10414	52,250.00 52,750.00
Philadelphia, 4%, 1941	50	0.500.00	100	50,000.00
Philadelphia, 4%, 1941 Portland, Ore., 5%, 1922 Portland, Ore., 5%, 1922 Richmond, 4%, 1920-9	10	8,950.00 1,325.00	103 ¼ 103 ¼	15,525.00 40,267.50
Richmond, 4%, 1920-9	64	4,663.00	100	65,600.0 <b>0</b>
Prov. of Alberta, Canada, 41/2%, 1923 Township of Manchester, N. J., 5%, 1931-88	24	1,000.00 3,125.00	96 10 <b>6</b> ¼	24,000.00 26,562.50
		5,120.00	100%	20,002.00
RAILBOAD BONDS:— Atchison, Topeka & Santa F8, 4%, 1928 Aurora, Chicago & Elgin, 5%, 1946 Baitimore Electric Co., 5%, 1947 Baitimore & Ohlo, 3½%, 1925 Baitimore & Ohlo, 4½%, 1925 Baitimore & Ohlo, 4½%, 1919 Baitimore & Ohlo, 4½%, 1923 Bangor & Aroostook, 5%, 1916-17 Beaver Valley Traction Co., 5%, 1953 Boston & Worcester Street, 4½%, 1923 Brooklyn Union Elevated, 5%, 1950 Buffalo & Susquehanna, 5%, 1915-16 Cambria & Indiana, 5%, 1922-25 Canadian Northern, 4½%, 1920 Central of Georgia, 5%, 1945. Central of Georgia, 5%, 1945. Central of Georgia, 5%, 1951 Central Passenger, of Pittsburgh, 6%, 1924. Chattanooga Railways Co., 5%, 1966 Chesspeake & Ohlo, 4½%, 1992 Chicago & Eastern Illinois, 4%, 1955 Chicago, Rock Island & Pacific, 4%, 1988 Chicago, Rock Island & Pa				
Atchison, Topeka & Santa Fé, 4%, 1928	41	7,125.00	92 91	46,000.00 54,600.00
Baltimore Electric Co., 5%, 1947	23	7,900.00 3,017.50	97	24,250.00
Baltimore & Ohio, 31/3%, 1925	4	5,875.00	91 961/3	45,500.00
Baltimore & Ohio, 41/2 %, 1919	24	5,210.00 4.070.35	96 1/3	24,125.00 24,125.00
Bangor & Aroostook, 5%, 1916-17	48	4,070.35 8,040.00	100	50,000.00 25,000.00 47,500.00
Boston & Worcester Street, 44%, 1923	50	5,625.00 0,250.00	100 95	47,500.00
Brooklyn Union Elevated, 5%, 1950	B(	0,300.00	99 %	59,850.00
Билаю & Susquenanna, 5%, 1910-16 Cambria & Indiana, 5%, 1922-25	18		100 - 100	20,000.00 30,000.00
Canadian Northern, 41/2 %, 1920	2	4.225.00	97	24,250.00
Central of Georgia, 5%, 1945,	4	5,543.75 5,000.00	1061/2	53,250.00 45,000.00
Central Passenger, of Pittsburgh, 6%, 1924.	2	9,812.50 B,750.00	108	27,000.00
Chattanooga Railways Co., 5%, 1956	48	8,750.00 <b>1,277.5</b> 0	96 100	48,000.00 81,000.00
Chicago & Eastern Illinois, 4%, 1955	4!	5,875.00	66	83,000.00
Chicago, Rock Island & Pacific, 4%, 1988		5,600.70	83 73	20,750.00 36,500.00
Cincinnati. Hamilton & Dayton, 5%, 1942	20	0.200.00	97	19,400.00
Cincinnati, Dayton & Ironton, 5%, 1941	24	5,000.00 0,200.00 4,250.00 3,750.00	97	24,250.00
Cleveland, Lorain & Wheeling, 5%, 1988	02	7, <b>625.</b> 00	103 95 1/4	51,500.00 47,625.00
Chicago, Rock Island & Pacific, 4%, 1984 Cincinnati, Hamilton & Dayton, 5%, 1942 Cincinnati, Dayton & Ironton, 5%, 1941 Cleveland, Lorain & Wheeling, 5%, 1983 Cleveland Short Line, 4½%, 1961 Colorado Springs Electric Co., 5%, 1920 Danville & Urbana & Champaign, 5%, 1923 Decatur Railway & Light Co., 5%, 1933 Detroit, Rochester, Romeo & Lake Orlon, 5%, 1933 Detroit & Northwestern, 4½%, 1921	40	5,000.00	95	47,500.00
Danville & Urbana & Champaign, 5%, 1923	4	9,309.17 7,875.00	97 95	29,100.00 47,500.00
Detroit, Rochester, Romeo & Lake Orion, 5%,	1920 5	2,875.00	100	50,000.00
Detroit & Northwestern, 41% %, 1921  Bast Side Traction Co., 5%, 1929.  Emira, Water, Light & R. R. Co., 5%, 1944  Emira, Courtland & Northern, 5%, 1914.  Brie, 4%, 1996  Brie, 5%, 1916	29	9,400.00	95 1021⁄ <u>4</u>	28,500.00 <b>51,2</b> 50.00
Emira, Water, Light & R. R. Co., 5%, 1946	21	1,661.00	100	25,000.00
Elmira, Courtland & Northern, 5%, 1914	81	7,790.00 <b>1,</b> 625.00	100	<b>36,000.00</b>
Brie, 5%, 1916	2		71¾ 100	35,750.0 <b>0</b> 25,000.0 <b>0</b>
Evansville & Terre Haute, 5%, 1942	5	1,500.00	991/2	49,750.00
Fort Pitt Traction Co., 5%, 1935	57	7,825.00 4,250.00	105 961/ <u>4</u>	52,500.00 24,125.00
Bransville & Terre Haute, 5%, 1942 Fort Pitt Traction Co., 5%, 1935 Indianapolis Traction & Terminal, 5%, 1938 King's County Elevated, 4%, 1949	29	9,880.00	82 1/4	29,610.00

	Book value.		Market value.
Lafayette Street, 5½%, 1923	24,937.50	100	25,000.00
Lake Shore & Michigan Southern, 4%, 1931	46,375.00 50,875.00	89 100	<b>44,500.00</b> <b>50,000.00</b>
Lehigh Valley, 6%, 1923	98,583.33	1111	111,500.00
Lehigh Valley, 41/2 %, 1923	74,000.00	100%	75,562.50
Lehigh Coal & Nav. Co., 4½%, 1921  Lehigh Valley, 6%, 1923  Lehigh Valley, 4½%, 1923  Lehigh Valley, 4½%, 1921  Lehigh Valley, 4½%, 2003  Louisville & Nashville, 6%, 1930  Lynn & Reston 5%, 1924	24,400.00 47,125.00	11114 100% 9014 9414	22,625.00 47,125.00
Louisville & Nashville, 6%, 1930	32,591.45	111 1/2	37,910.00
Lynn & Boston, 5%, 1924	51,125.00	102	51,000.00
Manoning & Shenango, 0%, 1916	49,200.00 49,500.00	98 100	49,000.00 50,000.00
Mahoning & Shenango, 5%, 1916  Metropolitan St., Kansas City, Mo., 5%, 1913  Missouri, Kansas & Oklahoma, 5%, 1942  Missouri Pacific, 5%, 1917  Missouri Pacific, 5%, 1916  Mutual Terminal Co. of Buffalo, 4%, 1924  Newark Passenger, 5%, 1930	53,812.50	9914	50,000.00 49,750.00
Missouri Pacific, 5%, 1917	26,312.50	100 T	25,000.00
Mutual Terminal Co. of Buffalo. 4%. 1924	24,122.59 47,375.00	95	25,000.00 47,500.00
Newark Passenger, 5%, 1930	22.040.00	104	22,880.00
New York Central & Hudson River, 4%, 1934	22,875.00 43,256.25	85 <b>%</b> 100	21,487.50 45,000.00
Ohio River. 5%. 1936	24,000.00	102	25,500.00
Omaha & Council Bluffs St., 5%, 1928	48,625.00	97	48,500.00
People's Railroad Co. of Syracuse, 5%, 1921	24,145.00 24,250.00	102 1/2 97	23,575.00 24,250.00
Philadelphia, Balti. & Washington, 4%, 1916-18	49,657.50	98	49,000.00
Mutual Terminal Co. of Buffalo, 4%, 1924 Newark Passenger, 5%, 1930 New York Central & Hudson River, 4%, 1934 New York Central, 5%, 1919 Ohio River, 5%, 1986 Omaha & Council Bluffs St., 5%, 1928 People's Ralivad Co. of Syracuse, 5%, 1921 Pèoria Raliway Co., 5%, 1917 Philadelphia, Balti. & Washington, 4%, 1916-18 Philadelphia Co., 5%, 1951 Philadelphia Rapid Transit Co., 5%, 1917 Philadelphia & West Chester, 4%, 1954 Pittsburgh, McKeesport & Connelisville, 5%, 1931.	26,000.00	85	21,250.00
Philadelphia Co., D%, 1949	31,581.25 24,910.52	100 100	30,000.00 25,000.00
Philadelphia & West Chester, 4%, 1954	22,500.00	81 1/2	20.375.00
Pittsburgh, McKeesport & Connelisville, 5%, 1931	31,350.00	100	30,000.00 21,250.00
Pittsburgh, McKeesport & Greensburg, 5%, 1931	23,250.00 2 <b>5</b> ,530.00	85 100	21,250.00 25,000.00
Philadelphia & West Chester, 4%, 1904  Pittsburgh, McKeesport & Connellsville, 5%, 1931.  Pittsburgh Railway Co., 5%, 1915  Pittsburgh & Charlerol Street, 5%, 1932  Reading Co. and P. & R. C. & I. Co., 4%, 1997.  Rio Grande Western, 4%, 1949  Seaboard & Roanoke, 5%, 1926  Southern Pacific, 4%, 1955	965.63	07	970 00
Reading Co. and P. & R. C. & I. Co., 4%, 1997	24.406.25	92 % 67 % 101 % 89 % 97 %	23,187.50
Rio Grande Western, 4%, 1949	4,325.00 51,625.00	1011	3,375.00 50,750.00
Southern Pacific, 4%, 1955	23,812.50	89 1/3	22,375.00
Southern Pacific, 446 %, 1918	19,527.54	97% 97	19,525.00
St. Joseph Ry., Light, fleat & 10we Co., 079, 180	50,562.50 <b>41,750</b> .00		
St. Louis, 1ron Mt. & Southern, 4%, 1933 Syracuse Rapid Transit, 5%, 1946 Terminal R. R. Ass'n, St. Louis, 5%, 1944 Tolodo, Fremont & Norwalk, 5%, 1920 Toledo & Ohio Cen., 4%, 1951 Trenton St., 5%, 1938 United Railways, 4%, 1949 United Traction Co. of Pittsburgh, 5%, 1997	51,153.75	761/3 1021/3 1041/3	88,250.00 51,250.00 78,375.00
Terminal R. R. Ass'n, St. Louis, 5%, 1944	74,450.00	104 1/2 100	78,375.00 50,000.00
Toledo & Ohio Cen., 4%, 1951	49,845.00 46,195.00	90	45,000.00
Trenton St., 5%, 1938	30,158.13	100	81,000.00
United Railways, 4%, 1949	20,750.00	72 85	21,600.00 42,500.00
Wabash. 84%. 1941	49,750.00 21,875.00	65	16,250.00
Washington Terminal, 31/2 %, 1945	42,750.00 47,250.00	81 1/4	40,625.00
Waterloo, Cedar Falls & Northern, 5%, 1940	47,250.00 22,900.00	8 <b>9</b> 103	44,500.00 20,600.00
Wabash, 3½%, 1941  Washington Terminal, 3½%, 1945  Waterloo, Cedar Falls & Northern, 5%, 1940  Western New York & Penna., 5%, 1937  West Penn. Railways Co., 5%, 1931  Wheeling & Lake Erie, 4%, 1949  Wheeling Traction Co., 5%, 1931  Willington & Chester Traction Co., 5%, 1918.	50,687.50	97%	48,875.00
Wheeling & Lake Erie, 4%, 1949	<b>21,62</b> 5.00	721/	18,125.00
Wheeling Traction Co., 5%, 1931	73,250.00 50,500.00	97 96	72,750.00 48,000.00
Wilkinsburg & E. Pittsburgh, 5%, 1929	54,875.00	1011	50,750.00
- · · · ·			
MISCELLANEOUS BONDS: —	04 695 00	100	25,000.00
Cincinnati Gas & Electric Co., 5%, 1988	24,625.00 20,500.00	100	20,000.00
Edison Electric Light Co., 5%, 1946	13,325.00	100	13,000.00
Cincinnati Gas Transportation Co., 5%, 1983  Decatur Gas & Electric Co., 5%, 1929  Edison Electric Light Co., 5%, 1946  Harrisburg, Light, Heat & Power Co., 5%, 1924  Jacksonville Gas Co., 5%, 1942  Laciede Gas Light Co., 5%, 1934  Labigh Valley Coal Co., 5%, 1938	25,500.00	100 93	25,000.00 46,500.00
Jacksonville Gas Co., 5%, 1942	46,500.00 26,250.00	· 100	25,000,00
Lehigh Valley Coal Co., 5%, 1933  Louisville Lighting Co., 5%, 1953	26,850.00	105	26,250.00
Louisville Lighting Co., 5%, 1953	24,000.00 6,000.00	96 100	24,000.00 6,000.00
Majestic Company of Cleveland, Unio, 6%, 1914  Mortgage Bond Co. of New York. 4%. 1966	43,977.50	90	44,100.00
Passaic Steel Company, 5%, 1952	60,052.00 48,750.00	10 & 100	17.552.00
Peoria Light Co., 5%, 1936	48,750.00 40,625.00	971/2 100	48,750.00 40,000.00
Underwriters Building Co., 5%, 1928	50,000.00	100	<b>5</b> 0,000. <b>00</b>
Union League of Philadelphia, 4 4-10%, 1939	86,000.00	100	86,000.00
Louisville Lighting Co., 5%, 1953 Majestic Company of Cleveland, Ohio, 6%, 1914. Mortgage Bond Co. of New York, 4%, 1966 Paesaic Steel Company, 5%, 1952 Peoria Light Co., 5%, 1936 Trenton Gas & Electric Co., 5%, 1949 Underwriters Building Co., 5%, 1928 Union League of Philadelphia, 4 4-10%, 1939. West Chester Lighting Co., 5%, 1960	20,500.00	100	20,000.00
RAILROAD STOCKS:			
200 shs. Baltimore & Ohio	19,312.50	921/2	18,500.00
70 " Chestnut Hill Railroad Company	6,401.75	70	4,900.00

			Book value.	Rate.	Market value.
	shs.		10,725.00	100	10,000.00
306		Illinois Southern, com	7,650.00		
200		Lehigh Valley	16,050.00	75	15,000.00
100	**	New York Central & Hudson River	10,600.00	92	9.200.00
100	**	Northern Pacific, com	11,412.50	109	10,900.00
1375	**	Pennsylvania	87.437.50	55	75.625.00
331	**	Phila., Germantown and Norristown	30,666.36	140	46,340.00
		BANK STOCKS:			
112	alia.	First National	23,535,00	200	22,400,00
150	**	Union National	36,975.00	200	80,000.00
		MISCELLANEOUS STOCKS:			
31	shs.	Fire Association	8.947.86	325	10.075.00
2	4	General Adjustment Bureau	100.00	100	200.00
10	44	Southern Adjustment Bureau	500.00	100	1.000.00
ĭ		Western Adjustment and Inspection Co.	200.00	100	100.00
20	44	Philadelphia Bourse, com	1.000.00	5	100.00
15	**	Philadelphia Bourse, pref	875.00	814	
- 5	**	Underwriters' Salvage Company	500.00	100 7	500.00
10	••	Underwriters' Salvage Co. of Chicago, Ill.	900.00	90	900.00
500		United Gas Improvement Co	42.025.00	831/4	
300		Onited Gas improvement Co	72,025.00	00 73	71,750.00
		Totals	\$5,191,288.79		\$5,026,807.00

# FIREMAN'S FUND INSURANCE COMPANY,

#### SAN FRANCISCO, CAL.

Commenced Business, June, 1863.

WM. J. DUTTON, President.	:	Louis Weinma	NN, Secretary.
CAPITAL Amount of capital paid up in c Amount of ledger assets December 3			<b>\$</b> 9,266,10 <b>9</b> .1 <b>3</b>
I	NCOME.		
Fire.	Marine and		
Gross prems. received	Inland.		
during the year \$8,119,149.08	\$4,221,290.41		
Deduct reinsurance,			
<b>\$</b> 1,685,483.28,			
and return premiums,			
<b>\$3,192,009.70</b> 2,877,975.84	1,999,517.14		
Received for prems., \$5,241,173.24	\$2,221,773.27	\$7,462,946.51	
Gross interest on mortgage loans	\$73,222.65	,	
Gross interest on collateral loans	21,488.16		
Gross interest on bonds and divi-			
dends on stocks	· 266,606.6 <b>3</b>		
Gross interest on deposits	9,447.12		
Gross interest on fire premium notes,	1,148.96		
Gross rents from company's property,	•		
including \$14,700.00 for company's			
occupancy of its own buildings	18,489.75	•	
Total gross interest and rents		390,403.27	
Agents' balances previously charged		2,192.11	
Gross profit on sale or maturity of lec		•	
Bonds	•		
Stocks	3,675.00	7,270.00	
Total income			7,862,811.89
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$17,128,921.02

# DISBURSEMENTS. Marine and

	Fire.	Marine and Inland.	
Gross amount paid	F116.	imianu.	
policy-holders for			
losses (including		•	
\$691,933.17 occur-			
ring in previous			•
<b>year</b> s)	\$3,277,055.30	\$2,500,706.74	
Deduct amount re-			
ceived for salvage,			
\$175,204.87,			
for reinsurance in			
other companies,			
<b>\$</b> 748,858.5 <b>4</b> ,			
and for discount,			
\$1,488.36	669,915.64	1,176,283.13	
Net amount paid policy	7-	•	
holders for losses		\$1,324,423.61	<b>\$3</b> ,931,563.27
Expenses of adjustment			73,573.30
Commissions or broke	rage		1,595,588.43
Allowances to local	agencies for	miscellaneous	
agency expenses			33,677.49
Salaries, \$298,140.71, a			
special and general			430,500.20
Salaries, fees, and al	l other charge	es of officers,	
directors, trustees, ar	nd home-office e	mployees	249,227.73
Rents, including \$14,70			
of its own buildings			40,272.01
Advertising, \$49,901.68			
\$63,111.16			113,012.84
Postage, telegrams, tele			43,030.17
Legal expenses Furniture and fixture			8,138.45
			5,798.55
Maps, including corre Underwriters' boards a			12,921.60 66,677.37
Fire department, fire			00,011.51
sessments, fees, taxe			12,472.82
Inspections and surve			16,662.66
Repairs and expenses			10,002.00
estate			6,865.65
Taxes on real estate.			6,267.83
State taxes on premiu			122,286.52
Insurance-department l			29,243.85
Federal corporation ta			6,712.89
Franchise and municip			5,834.39
Personal property tax			215.99
Charities and donation	n <b>s</b>		1,601.90

Paid stockholders for interest or divider			
declared during the year)		240,000.00	
Agents' balances charged off	• • • • • • • • • • •	10,594.07	
Gross loss on sale or maturity of ledger		•	
Bonds	• • • • • • • • • • • • • • • • • • • •	8,948.50	
Total disbursements	••••••		7,071,688.48
Balance	• • • • • • • • • • • • •		\$10,057,232.54
LEDGER	ASSETS.		
Book value of real estate	• • • • • • • • • •	\$473,442.39	
Mortgage loans on real estate		1,512,900.00	
Loans secured by collateral (Schedule	C)	397,450.00	
Book value of bonds, \$4,848,353.67;		.,	
\$698,446.00 (Schedule D)		5,546,799.67	
Cash in company's office		13,133.80	
Deposits in trust companies and banks		,	
terest		107,280.21	
Deposits in trust companies and banks		627,657.47	
Agents' balances, under three months d		1,179,454.00	
Agents' balances, over three months due		44,126.51	
Bills receivable, taken for marine and i		10,349.35	
Bills receivable, taken for fire risks	· ·	144,639.14	
27110 2000114820) 00201 201 210 21000 111			
Total ledger assets, as per balance			\$10,057,232.54
NON-LEDG	ER ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 2,114.00	<b>\$</b> 8,933.91	
Interest on bonds	• • • • • •	81,092.11	
Interest on collateral loans	•••••	837.14	
Total interest due and accrued,	\$2,114.00	<b>\$</b> 90,863.16	92,977.16
Gross assets			\$10,150,209.70
DUDY OF A COPTO	WOW ADMINIS		
DEDUCT ASSETS Agents' balances, representing busines		.au.	
prior to October 1, 1913	tes willed	\$44,126.51	
Bills receivable, past due, taken for man	ina inland	φ <del>11</del> ,120.01	
Bills receivable, past due, taken for man	ine, manu,	9,922.83	
and fire risks		2,442.39	
Book value of real estate over market value of bonds and stocks over m	anket welne	2,772.00	
Book Asine of pours and stocks over m	MINEC ANIMO	228,846.13	
(Schedule D)			•
Total		• • • • • • • • • • • • • • • • • • • •	285,337.86
Total admitted assets			\$9,864,871.84

	LIAB	ILITIES.		
Gross losses adjusted an			\$64,377.94	
Gross claims for losses			<b>4</b> 02,011.02	
plus reserve for losses				
31 not reported			864,254.86	
Gross claims for losses r	esisted		82,231.98	
_	,			
Total		• • • • • • • • • • • •	\$1,010,864.78	
Deduct reinsurance due o			368,253,14	
Net amount of unpa	id losses and	claims		\$642,611.64
Unearned premiums on f			\$4,408,594.97	
Unearned premiums on	time and auto	mobile risks	672,371.91	
Unearned premiums on u	ınexpired mar	ine risks	37,548.02	
		•		
Total unearned pren				5,118,514.90
Salaries, rents, expenses,				2,500.00
Estimated federal, state				125,000.00
Contingent commissions of				165,000.00
Earned quarterly dividen				
ary 19, 1914)	• • • • • • • • • • • • •	• • • • • • • • • • • • •		60,000.00
Total liabilities, exc	ept capital		• • • • • • • • • • • •	\$6,113,626.54
Capital paid up in cash.			<b>\$1,500,000.00</b>	
Surplus over all liabilitie	8		2,251,245.30	
		-		
Surplus as regards	policy-holders	• • • • • • • • • • • • •		3,751,245.30
Total		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$9,864.871.84
				•
(Showing deposi		DEPOSITS.	all policy-holder	·s.)
			Market value	Corresponding liabilities.
State, Country, Mu			of deposit. \$55,000.00	\$88,275.57
Georgia			11,000.00	79,431.13
New Mexico			10,000.00 <b>41,75</b> 0.00	85,527.48 48,149.29
	Drava AND P	REMIUMS, 1913	_	
		REALUMS, 1010.		ND INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912, Written or renewed during	\$609,179,661	\$7,234,800.63	<b>\$77,095,</b> 039	\$2,055,496.31
the vent	731,432,593	8,119,149.08	778,115,888	4,221,290.41
Excess of original prems.				
reinsurance	0.00	1,414,658.42	0.00	0.00
_	0.00 \$1,840,612,254		\$855,210,927	\$6,276,786.72
<del>-</del>				
Totals Deduct those expired and marked off as terminated,	\$1,840,612,254	\$16,768,603.13	\$855,210,927	\$6,276,786.72
Totals  Deduct those expired and marked off as terminated,  In force at the end of the year 1913	\$1,840,612,254 537,531,600 \$803,080,654	\$16,768,603.13 6,916,478.82 \$9,852,124.81	\$855,210,927 766,151,629 \$89,059,298	\$6,276,786.72 4,115,751.70 \$2,161,035.02
Totals  Deduct those expired and marked off as terminated,  In force at the end of the year 1913  Deduct amount re-insured,	\$1,840,612,254 537,531,600 \$803,080,654 116,234,809	\$16,768,603.13 6,916,478.82 \$9,852,124.81 1,346,795.87	\$855,210,927 766,151,629	\$6,276,786.72 4,115,751.70
Totals  Deduct those expired and marked off as terminated,  In force at the end of the year 1913	\$1,840,612,254 537,531,600 \$803,080,654 116,234,809	\$16,768,603.13 6,916,478.82 \$9,852,124.81 1,346,795.87	\$855,210,927 766,151,629 \$89,059,298	\$6,276,786.72 4,115,751.70 \$2,161,035.02

RECAPT	TULATION OF FIRE R	LISKS AND PREMI	UMS.	
Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$176,732,508	\$2,226,668.84	1-2	\$1,113,334.42
1912   1913   Two years	3,191,024	37,232.93	1-4	9,308.23
1911	3,634,952 94,079,401	36,927.65 1,054,911.11	3– <u>4</u> 1–6	27,695.73 175,818.52
1912 Three years	103,586,896	1.173.306.53	1-2	586,653.26
1913 ]	103,586,896 111,749,676	1,173,306.53 1,257,945.22 14,242.73	5–6	1,048,287.68
1910   1911	1,150,878	14,242.78	1-8	1,780.34 5,745.94
1912 Four years	1,127,452 1,123,565	15,322.49 15,336.25	3–8 5–8	5,745.94 9,585.16
1918	1,907,087	23,306.70	7-8	20,393.36
1909	31.828.333	459.715.85	1-10	45,971.58
1910   1911   Five years	38,405,398	519,394.17 483,840.61	3-10	155,818.25
1912	38,405,393 37,716,500 36,797,868	519,950.16	1-2 7-10	241,670.30 363,965.11
1913	42,682,909	651,601.14	<del>9</del> –10	586,441.03
Over five years	1,131,908	16,126.06	pro rata	16,126.06
Totals	\$686,846,845	\$8,505,328.44		\$4,408,594.97
	GENERAL INTERI	ROGATORIES.		•
Largest gross aggregate a	mount insured in	any one hazar	d located	
anywhere in the United reinsurance, whether the	States, without an	y deduction wha	tever for	
panies?	seme de in edinic	ted or non-admi	Anmoer	\$250,000.00
Total amount of the comp	any's stock owned	by the director	s at par	
value?			Answer	100,500.00
value?	ectors or other omce	)F8	Answer	None. <b>28,45</b> 0.00
What interest, direct or in	direct, has this com	pany in the cap	ital stock	#0.00
of any other insurance	nom no ny ?		4	None.
is a majority of the capita	il stock of this com	pany owned or o	ontrolled,	No.
Has this company guarante	ed policies issued by	y any other com	pany, and	110.
now in force? Answer -	- Yes, policies issue	d by the Washin	gton Fire	
Insurance Company of Se	attle, reinsured unde	er contract. Feb.	<b>23</b> . 1911:	
	offorena Industruce i	Company of Phi	ladelmhia	
reinsured under contract,	efferson Insurance Nov. 1912; policie	Company of Phi s issued by Hau	ladelphia, keye and	
reinsured under contract, Des Moines Insurance C	efferson Insurance Nov. 1912; policie Company of Iowa,	Company of Phi is issued by Hau reinsured under	ladelphia, keye and contract,	
Is a majority of the capits directly or indirectly, by Has this company guarante now in force? Answer—Insurance Company of Se policies issued by the Jreinsured under contract, Des Moines Insurance CFeb. 1915.	•		ladelphia, keye and contract,	_
Busines	efferson Insurance Nov. 1912; policie company of Iowa, s in Connecticut, 1		ladelphia, keye and contract,	Fire.
Business Gross risks written	S IN CONNECTICUT,	1913.		Fire. \$5,704,363.13
Business Gross risks written Less \$862,182.64 risks co	s in Connecticut, 1	1913.  85.16 reinsurance	in com-	\$5,704,363.13
BUSINES: Gross risks written Less \$862.182.64 risks ci panies authorized in	s in Connecticut, 1 anceled, and \$917,90 Connecticut	1913. 85.16 reinsurance	in com-	\$5,704,363.13 1,780,147.80
BUSINES: Gross risks written Less \$862.182.64 risks con panies authorized in Net risks written	s in Connecticut, 1 anceled, and \$917,96 Connecticut	1913. 85.16 reinsurance	in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33
BUSINES: Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks wi	S IN CONNECTICUT, 1 anceled, and \$917,96 Connecticut	1913. 85.16 reinsurance	in com-	\$5,704,363.13 1,780,147.80
BUSINES: Gross risks written Less \$862.182.64 risks ci panies authorized in Net risks written Gross premiums on risks wi Less \$6.301.55 return pi	s in Connecticut, 1 anceled, and \$917,96 Connecticut  ritten remiums: and \$7.73	1913. 65.16 reinsurance	in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30
BUSINES: Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks wr Less \$6,301.55 return pr surance in companies	s in Connecticut, 1 anceled, and \$917,96 Connecticut  ritten remiums; and \$7,77 s authorized in Cons	1913. 85.16 reinsurance 85.297 premiums aecticut	in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52
BUSINES: Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks wr Less \$6,301.55 return pr surance in companies Net premiums received	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Cons	1913. 65.16 reinsurance 65.26 reinsurance 65.26 reinsurance 65.26 reinsurance 65.26 reinsurance	in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78
BUSINES: Gross risks written Less \$862,182.64 risks cr panies authorized in Net risks written Gross premiums on risks wr Less \$6,301.55 return pr surance in companies Net premiums received	s in Connecticut, 1 anceled, and \$917,96 Connecticut  ritten remiums; and \$7,75 s authorized in Cons	1913. 85.16 reinsurance 82.97 premiums necticut	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52
BUSINES: Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks wr Less \$6,301.55 return pr surance in companies Net premiums received Losses paid	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Consecuted in Consecuted in Consecuted in Consecuted in Companies	1913.  85.16 reinsurance  82.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08
BUSINES:  Gross risks written Less \$862,182.64 risks ci panies authorized in Net risks written Gross premiums on risks wi Less \$6,301.55 return pi surance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Losses incurred	s in Connecticut, 1 anceled, and \$917.96 Connecticut ritten remiums; and \$7.77 s authorized in Connecticut sured in companies	1913.  85.16 reinsurance  82.97 premiums aecticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93
BUSINES:  Gross risks written Less \$862,182.64 risks or panies authorized in  Net risks written Gross premiums on risks written surance in companies  Net premiums received Losses paid  Net losses paid  Net losses paid	s in Connecticut, 1 anceled, and \$917.96 Connecticut ritten remiums; and \$7.77 s authorized in Connecticut sured in companies	1913.  85.16 reinsurance  82.97 premiums aecticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23
BUSINES:  Gross risks written Less \$862,182.64 risks ci panies authorized in Net risks written Gross premiums on risks wi Less \$6,301.55 return pi surance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Losses incurred	s in Connecticut, 1 anceled, and \$917.94 Connecticut  ritten remiums; and \$7.73 s authorized in Constitute of the companies sured in companies	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93
BUSINES:  Gross risks written Less \$862.182.64 risks or panies authorized in  Net risks written Gross premiums on risks wi Less \$6,301.55 return pi surance in companies  Net premiums received Losses paid Less losses on risks reins  Net losses paid Losses incurred Less losses on risks reins	s in Connecticut, 1 anceled, and \$917.94 Connecticut  ritten remiums; and \$7.73 s authorized in Constitute of the companies sured in companies	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and
BUSINES:  Gross risks written Less \$862,182.64 risks ci panies authorized in Net risks written Gross premiums on risks wi Less \$6,301.55 return pr surance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Losses incurred Net losses on risks reins Net losses on risks reins	s in Connecticut, 1 anceled, and \$917.94 Connecticut  ritten remiums; and \$7.73 s authorized in Constitute of the companies sured in companies	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.03 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland.
BUSINES:  Gross risks written Less \$862.182.64 risks or panies authorized in  Net risks written Gross premiums on risks written surance in companies  Net premiums received Losses paid Less losses on risks reins  Net losses paid Less losses on risks reins  Net losses incurred  Cross risks written	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Connecticut sured in companies	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and
BUSINES:  Gross risks written Less \$862,182.64 risks ci panies authorized in Net risks written Gross premiums on risks wi Less \$6,301.55 return pr surance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Losses incurred Net losses on risks reins Net losses on risks reins	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Connecticut sured in companies	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.03 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland.
BUSINES:  Gross risks written Less \$862,182.64 risks companies authorized in Net risks written Gross premiums on risks will less \$6,301.55 return presurance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Less losses on risks reins Net losses incurred  Gross risks written Less \$41,660.00 risks campanies authorized in	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Connecticut  sured in companies sured in companies anceled, and \$12,076 Connecticut	1913.  32.97 premiums necticut  authorized in Co	for rein- nnecticut, in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland. \$501,888.00 53,739.00
BUSINES:  Gross risks written Less \$862,182.64 risks cure panies authorized in Net risks written Gross premiums on risks with Less \$6,301.55 return presurance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Less losses on risks reins Net losses incurred Gross risks written Less \$41,660.00 risks capanies authorized in Net risks written	s in Connecticut, 1 anceled, and \$917.96 Connecticut  ritten remiums; and \$7.77 s authorized in Connecticut  sured in companies sured in companies  sured in companies  connecticut	1913.  32.97 premiums necticut  authorized in Co	for rein-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland. \$501,888.00 53,739.00 \$448,149.00
BUSINES:  Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks writes \$6,301.55 return presurance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Less losses on risks reins Net losses incurred Less losses on risks reins Net losses incurred Gross risks written Gross risks written Gross premiums on risks writes s \$41,660.00 risks capanies authorized in Net risks written Gross premiums on risks writes \$481.89 return prem	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 authorized in Connecticut  sured in companies sured in companies connecticut  ritten itums; and \$347.67	1913.  32.97 premiums necticut  authorized in Co  authorized in Co	for rein- nnecticut, in com- insurance	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland. \$501,888.00 53,739.00 \$448,149.00 \$44,399.49
BUSINES:  Gross risks written Less \$862,182.64 risks companies authorized in Net risks written Gross premiums on risks will less \$6,301.55 return presurance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Less losses on risks reins Net losses incurred  Gross risks written Less \$41,660.00 risks campanies authorized in	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 authorized in Connecticut  sured in companies sured in companies connecticut  ritten itums; and \$347.67	1913.  32.97 premiums necticut  authorized in Co  authorized in Co	for rein- nnecticut, in com- insurance	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland. \$501,888.00 53,739.00 \$448,149.00
BUSINES:  Gross risks written Less \$862,182.64 risks or panies authorized in Net risks written Gross premiums on risks writes \$6,301.55 return presurance in companies Net premiums received Losses paid Less losses on risks reins Net losses paid Less losses on risks reins Net losses incurred Less losses on risks reins Net losses incurred Gross risks written Gross risks written Gross premiums on risks writes s \$41,660.00 risks capanies authorized in Net risks written Gross premiums on risks writes \$481.89 return prem	s in Connecticut, 1 anceled, and \$917,9 Connecticut  ritten remiums; and \$7,73 s authorized in Considered in companies sured in companies connecticut  ritten connecticut  ritten connecticut  ritten connecticut  ritten connecticut  ritten connecticut	1913. 35.16 reinsurance 32.97 premiums necticut authorized in Co	for rein- nnecticut, in com-	\$5,704,363.13 1,780,147.80 \$3,924,215.33 \$51,317.30 14,034.52 \$37,282.78 \$19,602.08 1,118.23 \$18,483.85 \$22,886.93 1,121.83 \$21,765.10 Marine and Inland. \$501,888.00 53,739.00 \$448,149.00 \$44,399.49

Lesses paid	ies authorized in	 n Connecticut,	Marine and Inland. \$1,303.80 106.95
Net losses paid			\$1,196.85
Less losses on risks reinsured in compan			\$1,853.80 128.95
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	•••••	\$1,724.85
Schedule C. , Lo	ans on Collater	al.	
		Market value.	amount loaned.
Union Traction Co., Santa Cruz Note of F. F. Faw secured by Newmark	\$20,000.00	\$19,000.00	\$10,000.00
Grain Co. The German Savings & Loan Society	5,000.00 6,000.00	7,500.00 <b>19,</b> 800.00	5,000.00 10,000.00
Realty Syndicate Co. Peoples Water Co., 5%, 1937 Peoples Water Co., 1937	67,500.00	50,625.00	40,000.00
Peoples Water Co., 5%, 1937	25,000.00	17,500.00	10,000.00
Spring Valley Water Co.	20,000.00 1,500.00	14,000.00 } 843.75 }	8,500.00
Spring Valley Water Co. Central Building Property, Participating	1	1	
	5,000.00 } 5,000.00 }	4,500.00 } 4,500.00 }	5,000.00
Conn. Improvement Co., Seattle, Wash., Conn. Improvement Co., Seattle, Wash.,	3,500.00	2,250.00 {	
Pacific Warehouse Co., Seattle, Wash Western Pacific Railway Co	<b>12,0</b> 00.00	11,400.00 } 2,285.00 }	3,500.00
Western Pacific Railway Co	3,000.00	2,285.00	1 500 00
Northern Electric Co	2,000.00 1,000.00	1,800.00 } 1,000.00 }	1,500.00
Northern California Power Co	120,000.00	80,000.00	20,000.00
Northern California Power Co	8,000.00	2,535.00	1,850.00
Pacific Coast Borax Co	25,000.00 25,000.00	50,000.00 } 21,250.00 }	24,300.00
Olaa Railway Co., Honolulu, T. H.	666,600.00	8,333.00	
Oakland Traction Co., pref	500,000.00	15.000.00 }	25,000.00
Oahu Rwy. and Land Co., Honolulu, T. H., California Transportation Co	25,000.00	81,250.00	
Matson Navigation Co	60,000.00 7,600.00	60,000.00 9,500.00	25,000.00
Alaska Packers Association	40,000.00	31,600.00	20,000.00
Alaska Packers Association	7,000.00	5,530.00	4,000.00
The Anglo & London Paris Nat. Bank The Anglo California Trust Co	10,000.00 10,000.00	13,900.00 12,000.00	
The German Savings and Loan Society	6,000.00	19,800.00 }	80,000.00
E. I. du Pont de Nemours Powder Co., pref. H. I. du Pont de Nemours Powder Co., com.	11,000.00	9,680.00	00,000.00
H. I. du Pont de Nemours Powder Co., com.	300.00	390.00 J	
Sonoma County National Bank	10,000.00 2,600.00	15,000.00 3,250.00	
Seaboard Bank, S. F. Associated Oil Co., 5%, 1922 Natoma Development Co., 6%, 1917 Bank of California National Association	7,500.00	7,500.00	20,000.00
Seaboard Bank, S. F.	800.00	880.00 i	
Nationa Development Co. 6% 1917	12,000.00 2,000.00	11,640.00 {	5,000.00
Bank of California National Association	4,000.00	7,760.00	
Pacific Gas & Electric Co., pref	50,000.00	11,640.00 } 1,980.00 } 7,760.00 } 36,250.00 }	30,000.00
Pacific Gas & Electric Co., pref	67,000.00 13,000.00	60,300.00 { 11,700.00 }	50,000.00
Northern Electric Railway Co., 5%, 1947,	90,000.00	81,000.00	53,000.00
Northern Electric Railway Co., 5%, 1947,	20,000.00	18,000.00	12,000.00
Northern Electric Railway Co., 5%, 1947, Northern Electric Railway Co., 5%, 1947, California-Oregon Power Co., 5%, 1952 West Sacramento Company, 6%, 1918	3,000.00 3,000.00	2,925.00	1,800.00
<del>-</del>		2,925.00	2,000.00
Totals	\$1,977,900.00	\$733,831.75	\$397,450.00
Schedule D. Bonds and S	tocks owned by	the Company.	
GOVERNMENT BONDS:	Book	value. Rate.	Market value.
United States Bonds, 4%, 1925	\$123,75	0.00 111.00	\$111,000.00
STATE AND MUNICIPAL BONDS: -			
Asusa, Cal., 6%, 1921	55	8.75 106.53 2.75 107.18	532.65
Armea Cal., 6%, 1923	56:	2 2A 1A77A	535.90 <b>538.95</b>
Azusa, Cal., 6%, 1924	57	0.30 108.38	541.90
Asusa, Cal., 6%, 1921 Asusa, Cal., 6%, 1922 Asusa, Cal., 6%, 1923 Asusa, Cal., 6%, 1924 Asusa, Cal., 6%, 1925	57	3.70 108.94	544.70

	Book value.	Rate.	Market value.
Azusa, Cal., 6%, 1926	577.15	109.48	547.40
Agusa, Cal., 6%, 1927	580.35	109.98	549.90
Azusa, Cal., 6%, 1928	583.40	110.47	552.35
A71188. Cal., 6%, 1929	586.30 589.10	110.92 111.36	<b>554.60</b> 556.80
Azusa, Cal., 6%, 1930	591.65	111.78	558.90
Azusa, Cal., 6%, 1932	594.30	112.17	560.85
Azusa, Cal., 6%, 1933	596.60	112.55	562.75
Azusa, Cal., 6%, 1934	599.05 601.25	112.91 113.25	564.55 566.25
Azusa, Cal., 6%, 1935	603.30	113.58	567.90
Azusa Cal., 6%, 1937	605.30	113.89	569.45
Azusa, Cal., 6%, 1938	607.35	114.18	570.90 572.30
Azusa, Cal., 6%, 1938	609.15 610.65	114.46 114.73	573.65
Belgrade, Montana, 6%, 1932	10,400.00	105.00	10,500.00
Belgrade, Montana, 6%, 1932  Benicia, Cal., 5%, 1920  Benicia, Cal., 5%, 1921	2,575.00	100.00	2,500.00
Benicia, Cal., 5%, 1921	2,581.00	100.00 100.00	2,500.00 2,500.00
Benicia, Cal., 5%, 1922	2,586.00 2,590.00	100.00	2,500.00
Demisia Cal Egy 1924	2,595.00	100.00	2,500.00
	2,600.00	100.00	2,500.00
Benicia, Cal., 5%, 1925 California State, 4%, 1924 California State, 4%, 1920 Claremont, Cal., 5%, 1921	70,850.00 30,075.00	98.00 98.70	68,600.00 29,610.00
California State, 4%, 1920	2,067.00	100.00	2,000.00
	2,072.00	100.00	2,000.00
Claremont. Cal., 5%, 1923	2,076.00	100.00	2,000.00 2,000.00
Claremont, Cal., 5%, 1929	2,100.00 2,105.00	100.00 100.00	2,000.00
Claremont, Cal., 5%, 1929  Claremont, Cal., 5%, 1930  Griswold, Iowa, 4½%, 1921  Half Moon Bay, Cal., 5½%, 1921  Half Moon Bay, Cal., 5½%, 1922	5,000.00	97.00	4,850.00
Half Moon Bay, Cal., 51/2 %, 1921	1,065.50	103.09	1,030.90
Half Moon Bay, Cal., 5%, 1922	1,071.60 1,076.00	103.43 103.75	1,034.30 1,037.50
Half Moon Bay Cal., 5 1/2 %, 1923	1,080.40	104.05	1,040.50
Half Moon Bay, Cal., 51/2 %, 1925	1,084.40	104.33	1,043.30
Half Moon Bay, Cal., 5½%, 1921  Half Moon Bay, Cal., 5%, 1922  Half Moon Bay, Cal., 5½%, 1923  Half Moon Bay, Cal., 5½%, 1924  Half Moon Bay, Cal., 5½%, 1925  Half Moon Bay, Cal., 5½%, 1926  Half Moon Bay, Cal., 5½%, 1926  Half Moon Bay, Cal., 5½%, 1927  Half Moon Bay, Cal., 5½%, 1927	1,088.30	104.60 104.86	1,046.00 1,048.60
Half Moon Bay, Cal., 5½ %, 1927	1,092.10 1,095.50	105.12	1,051.20
Half Moon Bay, Cal., 5½%, 1928  Half Moon Bay, Cal., 5½%, 1928  Half Moon Bay, Cal., 5½%, 1929  Half Moon Bay, Cal., 5½%, 1930	1,099.00	105.35	1,053.50
Half Moon Bay, Cal., 51/2 %, 1930	1,102.20	105.66	1,056.60
Hemet, Cal., 6%, 1919  Hemet, Cal., 6%, 1920  Hemet, Cal., 6%, 1921  Hemet, Cal., 6%, 1922  Hemet, Cal., 6%, 1922	2,732.00 2,755.50	104.76 105.49	2,619.00 2,637.25
Hemet, Cal., 6%, 1920 Hemet, Cal., 6%, 1921	2.778.00	106.19	2,654.75
Hemet, Cal., 6%, 1922	2,799.50	106.86	2,671.50
Hemet, Cal., 6%, 1921 Hemet, Cal., 6%, 1922 Hood River, Oregon, 5½%, 1922 Los Angeles, Cal., 4%, 1914 Lemoore, Cal., 5%, 1920 Lemoore, Cal., 5%, 1921	15,585.00	103.48 99.70	15,514.50 3,988.00
Los Angeles, Cal., 4%, 1914	4,000.00 2,069.00	100.00	2,000.00
Lemoore, Cal., 5%, 1920	2.074.00	100.00	2,000.00
Lemoore, Cal., 5%, 1922	2,080.00	100.00	2,000.00 2,000.00
Lemoore, Cal., 5%, 1923	2,086.00 2,091.00	100.00 100.00	2,000.00
Lemoore, Cal., 5%, 1924	2.097.00	100.00	2 000.00
Lemoore, Cal., 5%, 1926	2,103.00	100.00	2,000.00
Lemoore, Cal., 5%, 1920 Lemoore, Cal., 5%, 1921 Lemoore, Cal., 5%, 1922 Lemoore, Cal., 5%, 1923 Lemoore, Cal., 5%, 1924 Lemoore, Cal., 5%, 1925 Lemoore, Cal., 5%, 1925 Lemoore, Cal., 5%, 1941 Massachusetts, 3%, 1941 Merced, Cal., 5%, 1915 Modesto, Cal., 5%, 1929 Modesto, Cal., 5%, 1930	42,180.00 1.500.00	83.50 100.00	41,750.00 1,500.00
Merced, Cal., 5%, 1915	1,100.00	100.00	1.000.00
Modesto, Cal., 5%, 1929 Modesto, Cal., 5%, 1930 Modesto, Cal., 5%, 1931	1.102.00	100.00	1,000.00
Modesto, Cal., 5%, 1931	1,105.00	100.00	1,000.00 1,000.00
Madenta Cal 5% 1932	1,108.00 1,111.00	100.00 100.00	1,000.00
Modesto, Cal., 5%, 1933	1,113.00	100.00	1,000.00
Modesto, Cal., 576. 1001	1.116.00	100.00	1.000.00 1,000.00
Modesto, Cal., 5%, 1936	1,119.00 1,122.00	100.00 100.00	1,000.00
Modesto, Cal., 5%, 1937  Modesto, Cal., 5%, 1938  Monrovia, Cal., 5%, 1926  Monrovia, Cal., 5%, 1927  Monrovia, Cal., 5%, 1928	1,124.00	100.00	1,000.00
Modesto, Cal., 5%, 1936	650.86	100.00	625.00 1,250.00
Monrovia, Cal., 5%, 1927	1,306.25	100.00 100.00	1,250.00 1,250.00
Monrovia, Cal., 5%, 1927 Monrovia, Cal., 5%, 1928 Monrovia, Cal., 5%, 1928 Monrovia, Cal., 5%, 1929	1,308.50 1,310.75	100.00	1.250.00
Monrovia, Cal., 5%, 1929	1.312.88	100.00	1,250.00
Monrovia, Cal., 5%, 1930	1,314.88	100.00	1,250.00 1,250.00
	1,316.88 1,318.75	100.00 100.00	1,250.00
Monrovia, Cal., 5%, 1932 Monrovia, Cal., 5%, 1933 Monrovia, Cal., 5%, 1934	660.25	100.00	625.00
Monrovia, Cal., 5%, 1934	513.15	100.00	500.00 500.00
Monrovia. Cal., 5%, 1934 Napa, Cal., 5%, 1914 Napa, Cal., 5%, 1915	516.75	100.00	000.00

	Book value.	Rate.	Market value.
Napa, Cal., 5%, 1916	1,559.10	100.00	1,500.00
Ontario, Cal., 5%, 1940	2,127.00	100.00	2,000.00
Ontario, Cal., 5%, 1941	2,129.00	100.00	2,000.00
Ontario, Cal., 5%, 1942	2,131.00 2,133.00	100.00 100.00	2,000.00 2,000.00
Ontario, Cal., 5%, 1943	2,135.00	100.00	2,000.00
Oroville Cal. 5% 1917	2.047.42	100.00	2,000.00
Oroville, Cal., 5%, 1919	2,058.42	100.00	2,000.00
Oroville, Cal., 5%, 1921	2,068.46	100.00	2,000.00
	2,077.63	100.00 100.00	2,000.00 2,000.00
Oroville, Cal., 5%, 1925	2,086.43 2,093.64	100.00	2,000.00
Oroville, Cal., 5%, 1927	1,056.00	102.00	1,020.00
Paradise, Cal., 6%, 1917	1,067.00	103.00	1,030.00
Paradise, Cal., 6%, 1918  Paradise, Cal., 6%, 1919	1,077.00	103.75	1,037.50
Paradise, Cal., 6%, 1919	1,088.00	104.50	1,045.00 1,052.50
Paradise, Cal., 6%, 1920	1,097.00 1,105.00	105.25 105.90	1,052.00
Paradise, Cal., 6%, 1921 Paradise, Cal., 6%, 1922 Pomona City, Cal., 4½%, 1916 Pomona City, Cal., 4½%, 1917 Pomona City, Cal., 4½%, 1917 Pomona City, Cal., 4½%, 1920 Pomona City, Cal., 4½%, 1921 Pomona City, Cal., 4½%, 1922 Pomona City, Cal., 4½%, 1922 Pomona City, Cal., 4½%, 1922	1,105.00	106.55	1,065.50
Paragise, Cai., 6%, 1922	1.521.15	98.85	1,482.75
Pomona City, Cal., 4½%, 1916	1,523.85	98.40	1,476.00
Pomona City, Cal., 4½%, 1918	2,036.25	98.00	1,960.00
Pemona City, Cal., 4½%, 1920 Pemona City, Cal., 4½%, 1921	510.50	97.25	486.25
Pomona City, Cal., 41/2%, 1921	1,533.90	96.90	1,453.50 1,448.55
Pomena City, Cal., 41/2%, 1922	1,536.00 1,538.25	96.57 96.26	1,443.90
Pomona City, Cal., 4½%, 1923	1,540.35	95.95	1,439.25
Pamone City Cel 416 % 1932	1,554.00	94.00	1,410.00
- 417 2 4000	1,555.35	93.82	1,407.30
	1,556.70	93.63	1,404.45
Pomona City, Cal., 41/2 %, 1935	1,558.05	93.46	1,401.90
Pomona City, Cal., 4½%, 1936 Pomona City, Cal., 4½%, 1937	1,559.25	93.29 93.13	1,399.35 1,396.95
Pomona City, Cal., 4½%, 1937	1,560.45 1,561.65	92.98	1,394.70
Pomona City, Cal., 4½%, 1939	1,041.80	92.84	928.40
Pomona City, Cal., 41/2%, 1940	2,085.00	92.70	1,854.90
	4,138.00	100.00	4,000.00
Rediands. Cal., 5%, 1925	4,145.00	100.00	4,000.00
Rediands, Cal., 5%, 1926	4,152.00 4,158.00	100.00 100.00	4,000.00 4,000.00
Redlands, Cal., 5%, 1927	4,166.00	100.00	4,000.00
Redlands, Cal., 5%, 1928	1,084.00	100.00	1,062.50
Redwood City, Cal., 5%, 1917	1.087.00	100.00	1,062.50
	1,090.00	100.00	1,062.50
	1,094.00 1,096.00	100.00 100.00	1,062.50 1,062.50
Redwood City, Cal., 5%, 1920	1 099 00	100.00	1,062.50
Redwood City, Cal., 5%, 1920	1,102.00 1,103.00 1,106.00	100.00	1,062.50
Redwood City, Cal., 5%, 1922	1,103.00	100.00	1,062.50
Redwood City, Cal., 5%, 1924	1,106.00 1,109.00	100.00 100.00	1,062.50 1,062.50
Redwood City, Cal., 5%, 1925	1,029.00	100.00	1.000.00
Redwood City, Cal., 51/4 %, 1914	1,043.00	100.94	1,009.40 1,013.70
Redwood City, Cal., 5%, 1924 Redwood City, Cal., 5%, 1925 Redwood City, Cal., 5½%, 1925 Redwood City, Cal., 5½%, 1914 Redwood City, Cal., 5½%, 1916 Redwood City, Cal., 5½%, 1917 Rose, Cal., 6%, 1914 Rose, Cal., 6%, 1916 Rose, Cal., 6%, 1916	1,050.00	101.37	1,013.70 402.00
Redwood City, Cal., 5½%, 1917	426.00 430.00	100.50 101.43	405.72
Rose, Cal., 6%, 1915	435.00	102.32	409.28
	489.00	103.17	412.08
	444.00	104.00 104.75	416.00
Rose, Cal., 6%, 1919	448.00 453.00	104.75 105.49	419.00 421.96
Rose, Cal., 6%, 1920	1,023.70	100.00	1.000.00
San Angelmo, Cal., 5%, 1920	1.025.50	100.00	1,000.00
San Anselmo, Cal., 5%, 1922	1,027.30	100.00	1,000.00
Rose, Cal., 6%, 1918  Rose, Cal., 6%, 1919  Rose, Cal., 6%, 1920  San Anselmo, Cal., 5%, 1920  San Anselmo, Cal., 5%, 1921  San Anselmo, Cal., 5%, 1922  San Anselmo, Cal., 5%, 1922  San Anselmo, Cal., 5%, 1923  San Anselmo, Cal., 5%, 1934  San Anselmo, Cal., 5%, 1930  San Anselmo, Cal., 5%, 1931  San Anselmo, Cal., 5%, 1931  San Anselmo, Cal., 5%, 1933  San Anselmo, Cal., 5%, 1933  San Anselmo, Cal., 5%, 1933	1,028.90 1,030.50	100.00 100.00	1,000.00 1.00 <b>0</b> .00
San Anselmo, Cal., 5%, 1924	1,038.60	100.00	1,000.00
San Anselmo, Cal., 5%, 1981	1,039.80	100.00	1,000.00
San Anselmo, Cal., 5%, 1932	1,040.90	100.00	1,000.00
San Anselmo, Cal., 5%, 1933	1,041.90	100.00 100.00	1,000.00 1,000.00
San Anselmo, Cal., 5%, 1933	1,042.90 3,742.00	100.00	3,500.00
San Bernardino, Cal., 5%, 1922	3,753.00	100.00	3,500.00
	3.768.00	100.00	3,500.00
Con Domondino Col 50% 1925	8,775.00 8,797.00	100.00	3,500.00 3,500.00
San Bernardino, Cal., 5%, 1926	8,797.00 <b>2,725</b> .00	100.00 100.00	2,500.00
San Bernardino, Cal., 5%, 1926	1,120.00	100.00	1,000.00
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	Book value.	Rate.	Market value.
San Buenaventura, Cal., 5%, 1931 San Buenaventura, Cal., 5%, 1932 San Buenaventura, Cal., 5%, 1933 San Francisco, Cal., 5%, 1939 San Francisco, Cal., 5%, 1941	4,505.00	100.00	4,000.00
San Buenaventura, Cal., 5%, 1932	5,209.00 5,224.00	100.00	4,600.00
San Buenaventura, Cal., 5%, 1933	5,224.00 5,870.00	100.00 101.80	4,600.00 5,090.00
San Francisco, Cal., 5%, 1941	5,899.00	101.88	5.094.00
San Francisco, Cal., 5%, 1941 San Francisco, Cal., 5%, 1945 San Francisco, Cal., 5%, 1946	23.802.00	102.00	5,094.00 20,400.00
San Francisco, Cal., 5%, 1946	28,457.50	102.00	25,500.00
San Francisco, Cal., 5%, 1941	23,894.00 27,966.00	102.00 102.10	20,400.00
San Francisco, Cal., 5%, 1949	28 020.00	102.15	25,525.00 25,537.50
San Francisco, Cal., 5%, 1954	28,020.00 28,712.50 22,172.50	102.15 102.20	25,537.50 25,550.00 22,982.50
San Francisco, Cal., 5%, 1951 San Francisco, Cal., 5%, 1951 San Francisco, Cal., 5%, 1954 San Francisco, Cal., 3½%, 1921 Santa Ana, Cal., 5%, 1914 Santa Ana, Cal., 5%, 1914	22,172.50	91.93	22,982.50
Santa Ana, Cal., 5%, 1914	2,011.00	100.00 100.00	2,000.00 2,000.00
Santa Ana. Cal., 5%, 1916	2,017.00 2,024.00	100.00	2.000.00
Santa Ana Cal 5% 1917	2.030.00	100.00	2,000.00 2,000.00
Danta Ana, Can. 5%, 1310	2,036.00 2,042.00	100.00	2,000.00
Santa Ana, Cal., 5%, 1919 Santa Ana, Cal., 5%, 1920	2,042.00	100.00 100.00	2,000.00
Santa Ana, Cal., 5%, 1921	2.052.00	100.00	2,000.60 2,000.00
Santa Ana, Cal., 5%, 1921	2,057.00	100.00	2,000.00 2,000.00
Santa Ana, Cal., 5%, 1923	2.062.00	100.00	2,000.00
Santa Ana Cal. 5%, 1925	2,067.00 5,177.00	100.00 100.00	2,000.00 5,000.00
Santa Ana, Cal., 5%, 1926	5,186.00	100.00	5,000.00
Santa Ana, Cal., 5%, 1927	3,118.00	100.00	3,000.00
Santa Ana, Cal., 5%, 1921 Santa Ana, Cal., 5%, 1922 Santa Ana, Cal., 5%, 1923 Santa Ana, Cal., 5%, 1923 Santa Ana, Cal., 5%, 1924 Santa Ana, Cal., 5%, 1925 Santa Ana, Cal., 5%, 1926 Santa Ana, Cal., 5%, 1927 Selma, Cal., 5%, 1914 Selma, Cal., 5%, 1915 Selma, Cal., 5%, 1925 Selma, Cal., 5%, 1925 Selma, Cal., 5%, 1926	2,000.00	100.00 100.00	2,000.00 2,000.00
Selma, Cal., 5%, 1915	2,000.00 2,600.00	100.00	2,500.00
Selma, Cal., 5%, 1925 Selma, Cal., 5%, 1926 Selma, Cal., 5%, 1927	2,611.00	100.00	2,500.00
Selma, Cal., 5%, 1927	2.617.00	100.00	2,500.00
Spirit Lake Idaha 6% 1921	2,622.00 4,723.00	100.00 100.00	2,500.00 4,700.00
Thermalito, Cal., 5%, 1914	1,026.00	100.00	1,000.00
Thermalito, Cal., 5%, 1915	1.029.00	100.00	1,000.00
Thermalite, Cal., 5%, 1916	1,034.00 1,040.00	100.00 100.00	1,000.00 1,000.00
Thermalito, Cal., 5%, 1918	1,046.00	100.00	1,000.00
Thermalito, Cal., 5%, 1919	1.055.00	100.00	1,000.00
Selma, Cal., 5%, 1925 Selma, Cal., 5%, 1926 Selma, Cal., 5%, 1927 Selma, Cal., 5%, 1927 Selma, Cal., 5%, 1928 Spirit Lake, Idaho, 6%, 1931 Thermalito, Cal., 5%, 1914 Thermalito, Cal., 5%, 1915 Thermalito, Cal., 5%, 1916 Thermalito, Cal., 5%, 1917 Thermalito, Cal., 5%, 1917 Thermalito, Cal., 5%, 1919 Tulare, Cal., 5%, 1920 Tulare, Cal., 5%, 1920 Tulare, Cal., 5%, 1921 Tulare, Cal., 5%, 1922 Tulare, Cal., 5%, 1922 Tulare, Cal., 5%, 1923 Tulare, Cal., 5%, 1924	2,063.60 2,068.60	100.00	2,000.00
Tulare, Cal., 5%, 1922	2,073.20	100.00 100.00	2,000.00 2,000.00
Tulare, Cal., 5%, 1922 Tulare, Cal., 5%, 1923 Tulare, Cal., 5%, 1924 Vicelle, Cal., 5%, 1924	2.077.60	100.00	2,000.00
Tulare, Cal., 5%, 1924 Visalla, Cal., 5%, 1922 Visalla, Cal., 5%, 1923 Visalla, Cal., 5%, 1924	2,082.00	100.00	2,000.00
	2,073.20 2,077.60	100.00 100.00	2,000.00 2,000.00
Visalia, Cal., 5%, 1923 Visalia, Cal., 5%, 1924	2,077.60 2,082.00	100.00	2,000.00 2,000.00
	2,086.60	100.00	2,000.00
Visalia, Cal., 5%, 1925 Visalia, Cal., 5%, 1926 Washington State, 5%, Call Watsonville, Cal., 5%, 1939 Watsonville, Cal., 5%, 1940 Watsonville, Cal., 5%, 1941	2,090.60 15,000.00	100.00 100.00	2,000.00 15,000.00
Watsonville, Cal., 5%, 1939	584.00	100.00	550.00
Watsonville, Cal., 5%, 1940 Watsonville, Cal., 5%, 1941 Watsonville, Cal., 5%, 1942 Watsonville, Cal., 5%, 1942	584.35	100.00	550.00
Watsonville, Cal., 5%, 1941	584.60 584.85	100.00 100.00	550.00 550.00
Watsonville, Cal., 5%, 1943	585.00	100.00	550.00
Watsonville, Cal., 5%, 1943	585.30	100.00	550.00
Watsonville, Cal., 5%, 1943 Watsonville, Cal., 5%, 1944 Watsonville, Cal., 5%, 1945 Watsonville, Cal., 5%, 1946 Watsonville, Cal., 5%, 1947 Watsonville, Cal., 5%, 1947 Watsonville, Cal., 5%, 1948 Watsonville, Cal., 5%, 1949 Watsonville, Cal., 5%, 1949 Watsonville, Cal., 5%, 1949	585.60 585.75 586.00	100.00	550.00 550.00
Watsonville, Cal., 5%, 1946	586.00	100.00 100.00	550.00
Watsonville, Cal., 5%, 1948	586.30	100.00	550.00
Watsonville, Cal., 5%, 1949	586.50	100.00	550.00
Whittier, Cal., 5%, 1950	586.75 1,030.00	100.00 100.00	550.00 1,000.00
Whittier, Cal., 5%, 1925	3,093.00	100.00	3,000.00
Whittier, Cal., 5%, 1926	1.032.00	100.00	1,000.00
Williams, Cal., 5%, 1918 Williams, Cal., 5%, 1919	1,531.00 1,535.00	100.00 100.00	1,500.00 1,500.00
Williams, Cal., 5%, 1920	1,540.00	100.00	1,500.00
Williams, Cal., 5%, 1921	1,544.00	100.00	1,500.00
RAILROAD BONDS: -			
Politimore and Ohio 40% 1949	73 100 00	91.25	69 427 KO
California Northwestern, 5%. 1928	73,100.00 36,785.00 15,000.00 53,000.00	100.50	68,437.50 35,175.00 15,000.00 51,625.00
California Street, 5%, 1915	15,000.00	100.00 103.25	15,000.00
Canada Southern, 5%, 1962	53,000.00 48,965.00	103.25 90.50	51,625.00 45 950 00
Chicago, Milwaukee & St. Paul, 41/2	735.00	101.00	45,250.00 707.00
Baltimore and Ohio, 4%, 1948 California Northwestern, 5%, 1928 California Street, 5%, 1915 Canada Southern, 5%, 1962 Chicago, Milwaukee & St. Paul, 4%, 1989 Chicago, Milwaukee & St. Paul, 4%, 1932 Chicago, Rock Island & Pacific, 4%, 2002 East Shore & Suburban, 5%, 1940	6,600.00	50.00	5,000.00
East Shore & Suburban, 5%, 1940	24,375.00	90.00	22,500.00

	Book value.	Rate.	Market value.
Ferries & Cliff House, 6%, 1914  lowa Central, 4%, 1951  Lake Shore & Michigan Southern, 3½%, 1997, Los Angeles Ry. Co. of California, 5%, 1938. Los Angeles Pacific, 5%, 1931  Los Angeles Pacific, 5%, 1943  Los Angeles Pacific, 4%, 1950  Market Street, San Francisco, 5%, 1924  Market Street Cable, 6%, 1915  Missouri, Kansas & Texas, 4½%, 1936  Montreal Tramway, Canada, 5%, 1941  Northern Pacific, 4%, 1997  Northern Ry Company of California, 5%, 1938, Oakland Transit, Cal., 5%, 1933  Oakland Transit, Cal., 6%, 1918  Oakland Transit, Cal., 5%, 1931  Omnibus Cable Co., San Francisco, 6%, 1918  Ontario & San Antonio Heights, 6%, 1935  Pacific Electric, 5%, 1942	24,975.00	99.75	24,937.50
Lake Shore & Michigan Southern, 3%%, 1997.	9,600.00 22,200.00 138,435.00	57.00 85.00	9,120.00 21,250.00 128,750.00
Los Angeles Ry. Co. of California, 5%, 1988	138,435.00	103.00	128,750.00
Los Angeles Pacific, 5%, 1931	37,315.00 112,400.00	101.00 95.00	34,340.00 100,700.00
Los Angeles Pacific, 4%, 1950	45,000.00	82.00 83.75	41,000.00
Market Street, San Francisco, 5%, 1924	153,200.00 95,040.00	83.75	41,000.00 125,625.00 94,800.00
Missouri. Kansas & Texas, 44%, 1936	21,750.00	98.7 <b>5</b> <b>81.50</b>	20.375.00
Montreal Tramway, Canada, 5%, 1941	55,295.00 49,190.00	96.50	53.075.00
Northern Pacific, 4%, 1997 1938	49,190.00 26,960.00	92.50 106.00	46,250.00 24,380.00 74,700.00
Oakland Traction, Cal., 5%, 1933	26,960.00 92,250.00 35,695.00	83.00	74,700.00
Oakland Transit, Cal., 6%, 1918	35,695.00	104.00 101.50	33,280.00 10,150.00
Omnibus Cable Co., San Francisco, 6%, 1918	11,680.00 157,050.00	98.50	140.855.00
Ontario & San Antonio Heights, 6%, 1935	10,000.00 105,775.00 39,115.00	00.00	9,900.00
Petaluma and Santa Rosa, Cal., 5%, 1924	39.115.00	100.00 95.00	100,000.00 36,100.00
San Francisco & North Pacific, 5%, 1919	23,060.00	100.00	22,000.00 159,225.00 28,350.00 87,000.00 179,000.00
San Francisco, Oakland & San Jose, 5%, 1933	173,227.00 30,900.00	96.50 105.00	159,225.00 28 350 00
San Jose & Santa Clara County, 41/2%, 1946	95,325.00 190,305.00	87.00 89.50	87,000.00
Ontario & San Antonio Heights, 6%, 1935 Pacific Electric, 5%, 1942 Petaluma and Santa Rosa, Cal., 5%, 1924 San Francisco & North Pacific, 5%, 1919 San Francisco o Akland & San Jose, 5%, 1933 San Francisco & San Joaquin Valley, 5%, 1940 San Jose & Santa Clara County, 4½%, 1946 Southern Pacific, 4%, 1955 South Pacific Coast, 4%, 1937 St. Louis & San Francisco, 5%, 1927 Sutter Street, San Francisco, 5%, 1918 Union Pacific, 4%, 1947 Union Traction Co., Santa Cruz, Cal., 5%, 1935,	190,305.00	89.50	179,000.00 202,400.00
St. Louis & San Francisco, 5%, 1927	213,400.00 2,460.00	92.00 51.50	1,545.00
Sutter Street, San Francisco, 5%, 1918	56.125.00	94.00	50,760.00
Union Pacific, 4%, 1947	49,890.00 20.000.00	95.50 95.00	1,545.00 50,760.00 47,750.00 28,750.00
Union Pacific, 4%, 1947 Union Traction Co., Santa Cruz, Cal., 5%, 1935, Western Pacific, San Francisco, 5%, 1933	49,890.00 20,000.00 97,595.00	74.50	74,500.00
MISCRILLANEOUS BONDS:			
Alemaia Forms Co. Son France Col. 80. 1022	14 025 00	95.00	14,250.00
American Tel. & Tel. Co., 4%, 1929	14,025.00 22,650.00 25,710.00	86.00	21,500.00
Bay Counties Pr. Co., San Francisco, 5%, 1930,	25,710.00	99.50	24,875.00
California Central Gas & Electric Co., 5%, 1933,	20,282.00 5,125.00	103.00 99.50	19,570.00 4,975.00
California Gas & Electric Corporation, 5%, 1937,	61.235.00	92.00 97.00	69,000.00 97,970.00
Contra Costa Water Co., San Fran'co, 5%, 1915,	101,442.00 55,025.00	97.00 100.00	55,000.00
Edison Electric Co., Los Angeles, 5%, 1922	51.000.00	97.50	48,750.00
Edison Light & Power Co., San Fran'co, 6%, 1921,	17,032.00 9,900.00	105.00	16,800.00 9,900.00
Insur. Exch. San Francisco, Cal., 51/2	21,000.00	99.00 100.00	21,000.00 392.00
Iowa Loan & Trust Co., 5%, 1919	400.00	98.00	392.00
Iowa Loan & Trust Co., 5%, 1919	13,200.00 10,200.00	98.00 99.00	12,936.00 9,900.00
Mt. Whitney Power & Electric Co., 6%, 1939,	35 175.00	99.00	34,650.00
Natoma Devel'p. Co., San Fran'co, Cal., 6%, 1917	21,000.00 27,950.00 36,592.50	96.00 103.00	34,650.00 20,160.00 26,780.00
Northern California Power, 5%, 1932	36,592.50	99.00	35,640.00
Northern California Power, 5%, 1948	40.500.00	85.00	38,250.00
Oakland Gas Light & Heat Co., 5%, 1916	73,125.00 77,030.00	90.00 99.00	67,500.00 74,250.00
Pacific Gas & Electric Co., 5%, 1942	46,000.00	84.50	74,250.00 42,250.00 24,750.00
Pacific Gas & Electric Co., 6%, 1914	24,875.00 50,700.00	99.00 88.00	49,280.00
Pacific Telephone & Telegraph Co., 5%, 1937	50,700.00 102,791.67 78,326.00	96.25	96.250.00
Risdon Iron & Locomotive Works, 5%, 1917	78,326.00	95.00	75,050.00 10,000.00
San Francisco Dry Dock, 5%, 1931	9,890.00 41,250.00	100.00 96.00	38,400.00
San Francisco Gas and Electric, 41/2%, 1933	96,865.00	90.00	90,000.00
San Joaquin Light and Power, 5%, 1945 Siskivon Electric Power & Light, 5%, 1938	14,625.00 24,452.50	98.00 98.00	14,700.00 24,500.00
Siskiyou Electric Power Co., 6%, 1923	3,000.00 <b>51</b> ,880.00	100.00	3,000.00 49,200.00
South Yuba Water Co., 6%, 1923	51,880.00 144,160.00	102.50 89.50	134,250.00
Standard Electric Co. of California. 5%, 1939	22.007.00	90.00	22.500.00
United Gas & Electric Co., 5%, 1932	24,947.00 21,500.00	99.00 90.00	24,750.00 38,700.00
Valley Counties Power Co., 5%, 1930	43,855.00	99.00	49,500.00
Alameda Farms Co., San Fran'co, Cal., 6%, 1938 American Tel. & Tel. Co., 4%, 1929 Bay Counties Pr. Co., San Francisco, 5%, 1930, Blue Lakes Water Co., San Francisco, 5%, 1938, California Central Gas & Electric Co., 5%, 1931, California Gas & Electric Corporation, 5%, 1931, California Gas & Electric Corporation, 5%, 1931, Contra Costa Water Co., San Fran'co, 6%, 1931, Contra Costa Water Co., San Fran'co, 5%, 1915, Crocker Hotel Co., San Fran'co, Cal., 5½%, 1922, Edison Light & Power Co., San Fran'co, 6%, 1921, Farm Land Investment Co., 6%, 1919 Insur. Exch., San Francisco, Cal., 5½%, 1937, Iowa Loan & Trust Co., 5%, 1919 Los Angeles Lighting Co., 5%, 1919 Los Angeles Lighting Co., 5%, 1919 Los Angeles Lighting Co., 5%, 1922 Mt. Whitney Power & Electric Co., 6%, 1939, Natoma Devel'p. Co., San Fran'co, Cal., 6%, 1917 Nevada County Electric Power, 6%, 1922 Northern California Power, 5%, 1942 Northern California Power, 5%, 1948 Northern Electric, 5%, 1955 Oakland Gas Light & Heat Co., 5%, 1916 Pacific Gas & Electric Co., 6%, 1942 Pacific Gas & Electric Co., 6%, 1940 Pacific Gas & Electric Co., 6%, 1940 Pacific Gas and Railway, 5%, 1937 Risdon Iron & Locomotive Works, 5%, 1937 San Francisco Dry Dock, 5%, 1931 San Francisco Dry Dock, 5%, 1931 San Francisco Gas and Electric 4½%, 1933 San Joaquin Light and Power, 5%, 1945 Siskiyou Electric Power Co., 6%, 1923 South Yuba Water Co., 6%, 1923 South Yuba Water Co., 6%, 1923 Sundard Electric Co. of California, 5%, 1939 United Gas & Electric Co., 6%, 1923 United Gas & Electric Co., 6%, 1922 Union Iron Works Dry Dock Co., 6%, 1929 Valley Counties Power Co., 5%, 1930			
RAILROAD STOCKS: —  50 shs Chicago Milwaukee & St Paul com.	5,625.00	99.50	4,975.00
50 shs. Chicago, Milwaukee & St. Paul, com. 100 " Illinois Central	12,640.00	107.50	10,750.00 16.350.00
150 " Northern Pacific	18,150.00 16,487.50	109.00 155.00	16.350.00 15.500.00
100 " Union Pacific, com	10,401.00	100.00	10,000.00

BANK AND TRUST COMPANY STOCKS:  300 shs. Anglo & London Paris Nat., S. Fran 1150 "Bank of Cal. Nat. Assoc., San Francis 200 "Mercantile Nat., San Francisco 140 "Nat. of D. O. Mills & Co., Sacrament 100 "Security Savings, San Francisco 16 "Seaboard. San Francisco	207,000.00 . 30,000.00 41,750.00 . 38,150.00	139.00 194.00 213.00 300.00 325.00	Market value. 41,700.00 223,100.00 42,600.00 42,000.00 32,500.00
16 " Seaboard, San Francisco		110.00 2,525.00	1,760.00 25,250.00
MISCELLANEOUS STOCKS: -			•
656 shs. Mission Rock Co., San Francisco 743 " Pacific States Tel. & Tel. Co., pref		5.00 96.00	3,280.00 71,328.00
1200 " Spring Valley Water Co., San Fran'co	84,875.00	56.25	67,500.00
25 " Oakland Bank of Sav., Oakland, Cal	5,000.00	220.00	5,500.00
1500 " Insurance Exch., San Francisco, Ca	150,000.00	100.00	150,000.00
Totals	. \$5,546,799.67		\$5,317,953.54
Schedule X. Unl	isted Assets.		
	Dropped from		
. · ·	tatement. Pa	r value.	Actual cost.
314 shs. Granger's Bank of Cal	\$	31,400.00	• • • • •
250 " Cal. Shipping Co		250.00	
o bi berships in merchanus mich., Dec	31, 1901	1,500.00	1,500.00
	. 31, 1907 . 31, 1907	2,400.00 1,000.00	3,200.00 1,000.00
	. 31, 1907 . 31, 1909	5.000.00	5.000.00
	31, 1907	5,000.00	8,250.00
Totals,	S	46,550,00	\$18,950.00

# FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY,

# NEWARK, N. J.

Commenced Business, December, 1855.

CAPITAL STOCK.

DANIEL H. DUNHAM, President.

A. H. HASSINGER, Secretary.

Amount of capital paid up in cash Amount of ledger assets December 31,			<b>\$</b> 5,921,255. <b>4</b> 0
INC	OME.		
	Fire.		
Gross prems. received during the year	3,981,829.83		
Deduct reinsurance,			
<b>\$</b> 583,295.31			
and return premiums,			
<b>\$747,566.47</b>	1,330,861.78		
		<b>40</b> 470 040 07	•
Received for premiums		<b>\$</b> 2,650,968.05	
Gross interest on mortgage loans	\$130,087.83		
Gross interest on bonds and divi-	104 478 08		
dends on stocks	124,476.86 675.73		
Gross interest on deposits	070.73		
Gross rents from company's prop-			
erty, including \$12,000.00 for com-	07 007 77		
pany's occupancy of its own bldgs.	97,307.77		
Total gross interest and rents		353,148.19	
Borrowed money		140,000.00	
Deficiency judgment		75.00	
Gross profit on sale or maturity of ledge	r assets, viz.:	1	
Stocks		640.63	
Gross increase, by adjustment, in boo	ok value of		
ledger assets, viz.:			
Bonds	•••••	2,801.98	•
Total income			3,147,633.85
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$9,068,889.25

DISBURSEMENTS.		
Fire.	•	
Gross amount paid policy-holders		
for losses (including \$252,364.74		
occurring in previous years) \$1,635,908.76		
Deduct amount received for salvage,		
\$6,435.66		
and for reinsur. in other companies,		
\$193,338.18 199,773.84		
Net amount paid policy-holders for losses	\$1,436,134.92	
Expenses of adjustment and settlement of losses	36,835.96	
Commissions or brokerage	661,654.92	
Allowances to local agencies for miscellaneous		
agency expenses	7,138.26	
Salaries, \$44,550.00, and expenses, \$22,398.73, of		
special and general agents	66,948.73	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	121,708.70	
Rents, including \$12,000.00 for company's occu-		
pancy of its own buildings	20,583.44	
Advertising, \$3,121.72; printing and stationery,		
\$15,479.50	18,601.22	
Postage, telegrams, telephone, and express	18,537.27	
Legal expenses	1,510.95	
Furniture and fixtures	2,991.55	
Maps, including corrections	9,003.01	
Underwriters' boards and tariff associations	34,515.45	
Fire department, fire patrol and salvage corps	00 040 00	
assessments, fees, taxes and expenses	22,249.92	
Inspections and surveys	2,878.51	
Repairs and expenses (other than taxes) on real	34,093.24	
Taxes on real estate.	•	
	21,987.80	
State taxes on premiums	51,870.07 18,015.01	
Federal corporation tax	1,020.79	
Local taxes on investments	1,539.49	•
Personal city tax	990.90	
Auditors' fees	1,212.65	
Borrowed money repaid	140,000.00	
Interest on loan	983.34	
Paid stockholders for interest or dividends (amount		
declared during the year)	240,000.00	
Agents' balances charged off	482.84	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.		
Bonds	660.00	
Total disbursements		2,974,148.94
Balance	• • • • • • • • • • • • • • • • • • • •	\$6,094 <b>,</b> 740.31

#### LEDGER ASSETS.

LEDGER ASSETS.		
Book value of real estate	\$1,073,668.28	
Mortgage loans on real estate	2,577,900.00	
\$689,650.00 (Schedule D)	1,859,296.66	
Cash in company's office	15,385.45	
Deposits in trust companies and banks on interest	135,375.72	
Agents' balances, under three months due	429,900.19	
Agents' balances, over three months due	3,214.01	
Total ledger assets, as per balance		\$6,094,740.31
NON-LEDGER ASSETS.		
Due.	Accrued.	
Interest on mortgages	\$34,363.71	
Interest on bonds	15,257.03	
Rents on company's property or lease 886.42	• • • • • •	•
Total interest and rents due and		•
accrued \$3,111.42	<b>\$49,6</b> 20.7 <b>4</b>	<b>52,732.16</b>
Market value of bonds and stocks over book value (	Schedule D)	694,951.53
Gross assets		\$6,842,424.00
DEDUCT ASSETS NOT ADMIT	TED.	
Agents' balances, representing business written prior	to October 1,	
Agents' balances, representing business written prior 1913		3,214.01
	• • • • • • • • • • • • • • • • • • • •	3,214.01 \$6,839,209.99
Total admitted assets		<del></del>
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	<del></del>
Total admitted assets		<del></del>
Total admitted assets	\$86,424.88	<del></del>
Total admitted assets	\$86,424.88 175,140.91 23,754.30 \$285,320.09	<del></del>
Total admitted assets	\$86,424.88 175,140.91 23,754.30	<del></del>
Total admitted assets	\$86,424.88 175,140.91 23,754.30 \$285,320.09 49,167.06	<del></del>
Total admitted assets	\$86,424.88 175,140.91 23,754.30 \$285,320.09 49,167.06	<b>\$6,839,209.99</b>
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid	\$86,424.88  175,140.91 23,754.30  \$285,320.09 49,167.06  authorized or	\$6,839,209.99 \$236,153.03 2,845,185.81
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid	\$86,424.88  175,140.91 23,754.30  \$285,320.09 49,167.06  authorized or	\$6,839,209.99 \$236,153.03 2,845,185.81 2,332.84
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid.  Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported.  Gross claims for losses resisted.  Total  Deduct reinsurance due or accrued.  Net amount of unpaid losses and claims.  Unearned premiums on fire risks.  Principal unpaid on scrip or certificates of profits ordered to be redeemed.  Salaries, rents, expenses, bills, accounts, fees, etc., descriptions.	\$86,424.88  175,140.91 23,754.30  \$285,320.09 49,167.06	\$6,839,209.99 \$236,153.03 2,845,185.81 2,332.84 1,500.00
Total admitted assets.  LIABILITIES.  Gross losses adjusted and unpaid	\$86,424.88  175,140.91 23,754.30  \$285,320.09 49,167.06  authorized or  ue or accrued ayable	\$6,839,209.99 \$236,153.03 2,845,185.81 2,332.84

•				
Capital paid up in cash.	<b></b>		00.000.000	
Surplus over all liabilit				
Surprus over un nubino	100		720,000.01	
Surplus as regards	policy-holders			3,720,038.31
Total	• • • • • • • • • • • • • • • • • • • •			\$6,839,209.99
		•		
(Chamles dans	SPECIAL DEF			•
soden gurwone)	its not held for pro			rs.) Corresponding
State, Country,	Municipality, Etc.		of deposit.	liabilities.
Georgia			\$10,000.00	\$28,650.37
Canada	• • • • • • • • • • • • • • • • • • •	• • • • • • • •	65,623.19	74,884.40
	RISKS AND PREM	mare 1019		
	FIRE.	UMS, 1915.	Risks.	Premiums.
In force December 31, 191	2	\$	579,960,427	
Written or renewed during Excess of original premiu	the year	• • • • • • • • •	265,297,232	
Excess of original premiu reinsurance	ms over amount re	ceived for	0.00	33,707. <del>48</del>
	• • • • • • • • • • • • • • • • • •			
Totals Deduct those expired and i	narked off as termin		845,257,659 224,054,419	\$10,038,635.86 3,674,529.51
In force at end of the product amount reinsured	year 1913		621,203,240	\$6,364,106.35
Deduct amount reinsured	• • • • • • • • • • • • • • • • • • • •	·····	73,235,709	851,861.91
Net amount in force I	December 31, 1913 .	\$	547,967,531	\$5,512,244.44
RECAPI	TULATION OF FIRE R	ISKS AND PRE	MIUMS.	
Year.		Gross premium		Premiums
Written. Term.	Amount.	charged.	Unearned.	
1913 One year or less	\$127,995,319 1.036,713	\$1,437,989.4 13,534.4	2 1-2 3 1-4	\$718,994.71 3,383.61
1912 } Two years	1,036,713 1,630,346	18,212.9	1 3-4	13,659.68
1911 1912 1913 Three years 1913	96,097,420 102,295,480	863,538.6	8 1-6 4 1-2	143,923.12 456,456.22
1913	111.334.320	912,912.4 997,722.1 7,311.5	9 5-6	831,435.16
1910]	629,749	7,311.5	9 5-6 7 1-8 0 3-8	913.95
1911 1912 Four years	645,503	6,638.9	0 3-8	2,489.59 4,019.78
1913	546,392 658,435	6,431.6 7,486.2 186,685.8 227,170.5 286,170.6	4 5–8 4 7–8	6,550.46
1909 ]	15,474,779	186,685.8	Ž 1–10	18,668.58
1910   1911   Five years	18,701,578	227,170.5	9 3-10	68,151.18
1912	21,563,384	253,288,2	1 7 <u>-</u> 10	143,085.33 177,301.74 248,028.06
1913	658,435 15,474,779 18,701,578 24,554,533 21,563,884 23,347,562 1,456,018	253,288.2 275,586.7	4 9-10	248,028.06
Over five years	1,456,018	11,564.0	7-8 2 1-10 9 3-10 6 1-2 1 7-10 4 9-10 0 pro rata	8,124.64
Totals	\$547,967,531	\$5,512,244.4		\$2,845,185.81
	GENERAL INTERR			
Largest gross aggregate anywhere in the United reinsurance, whether the	smount insured in States, without any same be in admits	any one naz y deduction w .ed or non-adr	hatever for aitted com-	
panies?		by the direct	Answer	\$125,000.00
value?	handa amck omued	ny the direct	ors at par Answer	79,550.00
Total amount loaned to dire	ctors or other officer	8?	Answer	None.
Total amount loaned to sto	knoiders not officers	7	Answer	None.
any other insurance con	apany?	the capi	Answer	None.
value?  Total amount loaned to direct Total amount loaned to sto What interest, direct or ind any other insurance con Is a majority of the capits directly or indirectly, by	al stock of this com	pany owned or	controlled,	¥.
Has this company guarante	any other corporationed but	any other co	mpany, and	No.
now in force?			Anamer	No.

# FIREMEN'S INSURANCE COMPANY.

Business in Connecticut			Fire.
Gross risks written Less \$1,228,191.00 risks canceled, and \$1,542,017 companies authorized in Connecticut	.00 reinsurai	ce in	\$8,047,288.00
			2,770,208.00
Net risks written	• • • • • • • • • • • •	• • • • •	\$5,277,075.00
Gross premiums on risks written	premiums for	rein-	\$87,592.69
surance in companies authorized in Connecticu	t	• • • • •	23,721.27
Net premlums received			\$63,871.42
Less losses on risks reinsured in companies author			\$41,768.70 6,403.90
Net losses paid			\$35,359.80 \$40.374.74
Less losses on risks reinsured in companies author	ized in Conn	eticut	\$40,274.7 <u>4</u> 7,500.05
Net losses incurred			\$32,774.69
			<b>V</b>
Schedule D. Bonds and Stocks owned	l bu the Com	oans.	
STATE AND MUNICIPAL BONDS:		Rate.	Market value.
Bayonne, N. J., 5%, 1928 Ellizabeth, N. J., 4%, 1922 Georgia State, 44%, 1915	\$10,000.00	103	\$10,300.00
Elizabeth, N. J., 4%, 1922	25,000.00	97 100	24,250.00
New Mexico State, 41/2 %, 1952	10,000.00 10,000.00	100	10,000.00 10,000.00
Orange, N. J., 41/2 %, 1938	20,000.00	100	10,000.00 20,000.00
Perth Amboy, N. J., 41/2 %, 1923	20,000.00 20,000.00	101 101	20,200.00 20,200.00
Bitzateth, N. J., 4%, 1915  Georgia State, 4½%, 1915  New Mexico State, 4½%, 1952  Orange, N. J., 4½%, 1938  Perth Amboy, N. J., 4½%, 1923  Perth Amboy, N. J., 4½%, 1924  Toronto, Canada, 4%, 1948	67,646.66	84	56,823.19
<b>—</b>			
Canadian Northern Co., Winnings, Term., 4%, 1939	10,000.00	88	8,800.00
Central of New Jersey, 5%, 1987	100,000.00	114	114,000.00
Consolidation Traction Co., 5%, 1933	100,000.00	101	101,000.00
Lehigh Valley Terminal 5%, 1941	50,000.00 100,000.00	103 108	101,000.00 51,500.00 108,000.00
Newark Passenger, 5%, 1930	<b>5</b> 0,000.00	103	<b>51.500.00</b>
New York, Susq. & Western, 5%, 1937	<b>4</b> 0,000.0 <b>0</b>	196	38.400.00
North Hudson County, 5%, 1928	25,000.00 50,000.00	100 100	<b>25,000.00</b> <b>5</b> 0,000.00
North Hudson County, 6%, 1914	20,000.00	100	<b>2</b> 0,0 <b>00.00</b>
RAILBOAD BONDS:— Canadian Northern Co., Winnipeg, Term., 4%, 1939 Central of New Jersey, 5%, 1987 Consolidation Traction Co., 5%, 1983 Easton & Amboy Co., 5%, 1920 Lehigh Valley Terminal, 5%, 1941 New York, Susq. & Western, 5%, 1987 New York, Susq. & Western, 5%, 1987 New York & Greenwood Lake, 5%, 1946 North Hudson County, 5%, 1928 North Hudson County, 6%, 1914 North Hudson County, 6%, 1914 North Hudson County, 5%, 1924 Trenton Passenger, 6%, 1931	20,000.00 80,000.00	95 112	19,000.00 33,600.00
	00,000.00	-1-2	33,000.00
MISCHLIANEOUS BONDS: —	20 000 00	103	20 800 00
American Dock & Improvement Co., 5%, 1921  Atlantic City, N. J., 5%, 1925	20,000.00 22,000.00	106	20,600.00 23,320.00 10,000.00
Consumers Heat, Light & Power Co., 5%, 1938	10,000.00	100	10,000.00
Hudson County Ges Co 5% 1949	20,000.00 40,000.00	85 101	17,000.00 40,400.00
Newark Consolidated Gas Co., 5%, 1943	100,000.00	101	101,000.00
Newark Gas Co., 6%, 1944	100,000.00 50,000.00	122 98	61,000.00
Trenton Gas & Electric Co., 5%, 1949	20,000.00 10,000.00	100	19,600.00 10,000.00
Consumers Heat, Light & Power Co., 5%, 1938 Hackensack Water Co., 4%, 1952 Hudson County Gas Co., 5%, 1949 Newark Consolidated Gas Co., 5%, 1949 Newark Gas Co., 6%, 1944 Passaic Water Co., 5%, 1937 Trenton Gas & Electric Co., 5%, 1949 United Electric Co. of New Jersey, 4%, 1949	100,000.00	78	78,000.00
RAILBOAD STOCKS:			
200 she Chicago & North West	20,000.00	127	25,400.00
400 " Consolidated Traction Co	40,000.00	73 <b>3</b> 90	29,200.00 876,740.00 21,690.00
241 " Lackawanna	96,600.00 24,100.00	90	21,690.00
2000 " Morris & Essex	100,000.00	160	160.000.00
100 " Northern of New Jersey	10,000.00 55,000.00	80 109	8,000.00 <b>59,</b> 950.00
150 " Rapid Transit	15,000.00	230	84,500.00
500 " United New Jersey R. and Canal Co	50,000.00	222	111,000.00
BANK STOCKS:			
400 shs. Essex County National	20,000.00	300	60,000.00
100 " Manufacturers National	10,000.00 20,000.00	250 250	25,000.00 50,000.00
800 " National Newark Banking Co	40,000.00	875	150,000.00
650 " National State	82,500.00	220	71,500.00
Fire — 21			

		MISCELLANEOUS STOCKS:	Book value.	Rate.	Market value.
1000	shs.	American Telephone & Telegraph Co	100,000.00	121	121,000.00
300	**	Delaware, Lackawanna & West, Coal Co.	15.000.00	255	88,250.00
4	**	General Adjustment Bureau of N. Y	200.00	100	200.00
150	"	Mil. Underwriters' Build. Ass'n No. 1	150.00	100	150.00
400	**	Newark Consolidated Gas Co	40,000.00	92	86,800.00
1	"	Western Adjustment & Inspection Co.,	-		
		Chicago, Ill.	100.00	125	125.00
10	**	Underwriters Salvage Co. of New York	1,000.00	125	1,250.00
		Totals	\$1,859,296.66		\$2,554,248.19

EDGAR P. LUCE, Secretary.

# THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA,

# PHILADELPHIA, PA.

#### Commenced Business, June, 1829.

GEORGE FALES BAKER, Vice-President.

CAPITAL STOCK.  Amount of capital paid up in cash	, , , , , , , , , , , , , , , , , , , ,		220112 21 20	oz, 50010ung.
Gross prems. received during the year \$1,972,799.34  Deduct reinsurance, \$229,868.06  and return premiums, \$339,139.85	Amount of capital paid up in cash			\$3,360,345.30
Gross prems. received during the year \$1,972,799.34  Deduct reinsurance, \$229,868.06  and return premiums, \$339,139.85	INC	YOME .		
Gross prems. received during the year \$1,972,799.34  Deduct reinsurance, \$229,868.06 and return premiums, \$339,139.85	INC			
Received for premiums (other than perpetual)  Received for premiums (other than perpetual)  Peposit premiums written on perpetual risks (gross)  Received for premiums (other than perpetual)  Received for premiums (other than perpetual)  \$1,403,791.43  Received for premiums (other than perpetual)  \$2,060.56  Received for premiums (other than perpetual)  \$1,403,791.43  Bends	Deduct reinsurance, \$229,868.06			
Received for premiums (other than perpetual)  Peposit premiums written on perpetual risks (gross)  Received for premiums written on perpetual risks (gross)  Received for premiums (other than perpetual)  Received for premiums (stross)  Received for premiums (other than perpetual)  Received for premiums (stross)  Received for premiums (stross)  Received for premiums (other than perpetual)  Received for premiums (gross)  Received for premiums (stross)  Received	- · · · · · · · · · · · · · · · · · · ·	~~~ ~~~ ~~		
Deposit premiums written on perpetual risks (gross)  Gross interest on mortgage loans \$2,060.56  Gross interest on collateral loans 546.67  Gross interest on bonds and dividends on stocks	<b>\$</b> 339,139.85	569,007.91		
Gross rents from company's property, including \$6,000.00 for company's occupation of its own bldgs. 7,840.00  Total gross interest and rents. 126,792.14  Transfer fees on perpetual risks. 639.50  Gross profit on sale or maturity of ledger assets, viz.:  Bonds	Deposit premiums written on perpetual Gross interest on mortgage loans Gross interest on collateral loans Gross interest on bonds and dividends on stocks	risks (gross) \$2,060.56 546.67 114,710.23		
Transfer fees on perpetual risks	Gross rents from company's prop- erty, including \$6,000.00 for com-	·		
	Fransfer fees on perpetual risks Gross profit on sale or maturity of ledge	r assets, viz.:	639.50	. '
Total income	DOMES			
	Total income			1,542,193.92

# DISBURSEMENTS.

Gross amount paid policy-holders	Fire.
for losses (including \$12,832.21 occurring in previous years)	<b>\$1,005,602.88</b>
Deduct amount received for salvage,	•
\$2,959.38 and for reinsur. in other companies	
\$152,172.49	155,131.87

	_
Net amount paid policy-holders for losses	
Expenses of adjustment and settlement of losses	
Commissions or brokerage	
Allowances to local agencies for miscellaneou	LS
agency expenses	
Salaries, \$53,655.00, and expenses, \$37,618.59, o	
special and general agents	. 91,273.59
Salaries, fees, and all other charges of officers	
directors, trustees, and home-office employees	
Rents, including \$6,000.00 for company's occupance	
of its own buildings	
Advertising, \$6,741.69; printing and stationery	
\$6,568.44	. 13,310.13
Postage, telegrams, telephone, and express	
Legal expenses	
Furniture and fixtures	
Maps, including corrections	· ·
Underwriters' boards and tariff associations	•
Fire department, fire patrol and salvage corp	
assessments, fees, taxes and expenses	
Inspections and surveys	
Repairs and expenses (other than taxes) on res	ıl
estate	•
Taxes on real estate	,
State taxes on premiums	
Insurance-department licenses and fees:	
Capital stock tax	
Miscellaneous	•
Coal	
Board of Commerce	
Board of Trade	
Commercial Exchange	
Electricity	. 496.32
Best & Company	. 20.00
Spring water	157.50
Fidelity Trust Co	
Ice	
Liquid soap	
Harper's Magazine	. 524.80
The state of the s	

Gas	52.80	
Fee for stock registrar	25.00	
American Surety Company	105.00	
Employees' liability	16.31	
Window cleaning	80.00	
Caldwell & Co	82.00	
Donation to Mrs. M. M. Duncan	5,000.00	
Board	1,361.00	
Patrol	239.88	
Reinsurance deposit account	72.00	
Deposit premiums returned	29,695.20	
Paid stockholders for interest or dividends (amount		
declared during the year, \$60,000.00)	59,989.50	
Agents' balances charged off	315.72	
Gross loss on sale or maturity of ledger assets, viz.:	010.72	
Bonds	1,627.37	
Gross decrease, by adjustment, in book value of	2,021.01	
ledger assets, viz.:		
Bonds	23,890.64	
Donus		
Total disbursements	••••••	1,612,175.91
Balance		\$3,290,363.81
•		
LEDGER ASSETS.		
Book value of real estate	\$146,444.53	
Mortgage loans on real estate	29,185.00	
Book value of bonds, \$2,671,973.92, and stocks, \$59,-	20,100.00	
734.00 (Schedule D)	2,731,707.92	
Cash in company's office	404.99	
Deposits in trust companies and banks on interest	97,488.88	
Agents' balances, under three months due	274,849.20	
Agents' balances, over three months due	10,282.79	
Agents balances, over three months due	10,202.10	
Total ledger assets, as per balance		\$3,290,363.31
Total leager assess, as per burners		
Non-Ledger Assets.		
•	Accrued.	
Interest on mortgages	<b>\$437.77</b>	
•		
Interest on mortgages	\$437.77 35,832.02	00.000.70
Interest on mortgages	\$437.77 35,832.02	36,269.79
Interest on mortgages	\$437.77 35,832.02	36,269.79 \$3,326,633.10

#### DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1913	\$10,282.79 8,944.53 92,092.92	
Total	•••••	111,320.24
Total admitted assets	•••••	<b>\$</b> 3,215,312.86
	•	
LIABILITIES.		
Gross losses adjusted and unpaid	\$22,985.60	
31 not reported	132,835.57	
Gross claims for losses resisted	13,445.22	
Total	\$169,266.39	
Deduct reinsurance due or accrued	26,436.47	
Net amount of unpaid losses and claims Unearned premiums on fire risks Reserve on perpetual policies (90%)	• • • • • • • • • • • • • • • • • • • •	\$142,829.92 1,307,108.18 658,181.12
Cash dividends remaining unpaid: to stockholders		16.50

Total liabilities, except capital	\$2,156,376.13
Capital paid up in cash	

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued,

Estimated federal, state and other taxes hereafter payable.....

Reinsurance and return premiums due.....

Surplus over all liabilities.....

1,058,936.73 Surplus as regards policy-holders.....

#### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	of deposit.	Corresponding liabilities.
Firginia	\$25,000.00 10,000.00	\$16,901.76 17,112.42

558,936.73

2,111.68

14,970.71

31,158.02

RISKS AND	PREMIUMS,	1913.
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MISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$245,554,048 198,626,805	\$2,668,731.87 1,972,799.34
Totals Deduct those expired and marked off as terminated	\$439,180,853 151,781,723	\$4,641,531.21 1,819,424.85
In force at the end of the year 1913 Deduct amount reinsured	\$287,399,130 24,293,855	\$2,822,106.36 280,301.91
Net amount in force December 31, 1913		\$2,541,804.45 \$33,763,598.00 \$731,312.86

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

TEM CALL II UI	WILLIAM OF LINE	THERE WAS I WHITE	OMB.	
Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$92,523,999	\$915,422.52	1-2	\$457,711.26
1912)	2.748.664	25,511.44	ī <del>-</del> - <b>-</b>	6,377.86
1913 Two years	1,037,252	7.796.96	3-4	5.847.72
19111	81,933,427	335,925.50	1-6	55,987.58
1912 Three years	41,384,514	873,719.01	1–2	186,859.50
1913	42,502,051	375,037,23	5-6	312,531.03
19101	326,187	4,054.23	1-8	506.78
1911	489,411	5.594.00	3-8	2.097.75
1912 Four years	1.790,107	14,116.83	5–8	8,823.02
1913	329,594	3,610.06	7–8	3,158,80
19091	6.437.598	70,084.33	1-10	7,008.43
1910	8,762,033	70,928.61	3-10	21,278.58
1911   Five years	10.647.580	108,601.87	1-2	54,300.93
1912	9,271,424	96,977.16	7–10	67,884,01
1913 )	11,353,169	120,267.06	9-10	108,240,35
Over five years	1,568,265	14,157.64	pro rata	8,494.58
Totals	\$263,105,275	\$2,541,804.45		\$1,307,108,18
Perpetual risks	83,763,598	731,312.36		658,181.12
Grand totals	\$296,868,873	\$3,273,116.81		\$1,965,289.30

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount of the company's stock owned by the directors at par value?  Total amount loaned to directors or other officers?  Answer Total amount loaned to stockholders not officers?  Answer
What interest, direct or indirect, has this company in the capital stock of any other insurance company?
directly of indirectly, by any other corporation?

\$30,000.00

85,825.00 None. None.

None.

No. No.

BUSINESS IN CONNECTICUT, 1913.	Fire.
Gross risks written	\$1,666,050.80
Less \$196,945.00 risks canceled, and \$33,232.00 reinsurance in companies authorized in Connecticut	280,177.00
Net risks written	\$1,435,873.80
Gross premiums on risks written	\$16,772.23
Less \$1,459.52 return premiums, and \$364.77 premiums for reinsurance in companies authorized in Connecticut	1,824.29
Net premiums received	\$14,947.94
Losses paid	\$11,295.22
Less losses on risks reinsured in companies authorized in Connecticut	1,206.62
Net losses paid	\$10,088.60
Losses incurred	\$13,577.91
Less losses on risks reinsured in companies authorized in Connecticut	1,198.29

\$12,379.62

Schedule D. Bonds and Stocks owned by the Company,

Schedule D. Bonds and Stocks owned	by the Com	pany.	
COUNTY AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Allegheny City, Pa., 4%, 1934  Allegheny County, Pa., 4%, 1936  Allegheny County, Pa., 4%, 1938	\$15,000.00	97	\$14,550.00
Allegheny County, Pa., 4%, 1936	10,000.00	98	9,800.00
Atlanta Ga 416 % 1929	20,000.00	98 99	19,600.00 9,900.00
Bergen County, N. J., 41/2 %, 1921	10,000.00 6,000.00	101	6,060.00
Bergen County, N. J., 41/2 %, 1922	16,000.00 16,000.00	101	16,160.00 16,160.00
Bergen County, N. J., 4 1/2 %, 1928	6,000.00	101 101	16,160.00 6,0 <b>6</b> 0. <b>00</b>
Braddock, Pa., 4%, 1918	4,000.00	99	8,960.00
Braddock, Pa., 4%, 1919	4.000.00	99	8.960.00
Braddock, Pa., 4%, 1920	4,000.00	99 99	3,960.00
Cameron County, Pa., 4%, 1922	5.000.00	99	8,960.00 4,950.00
Columbia, So. Caro., 5%, 1941	4,000.00 5,000.00 5,000.00	109	5,450.00 20,400.00
Dayton, Ohio, 5%, 1919	28.425.00	102	20,400.00
Greenwood County, So. Caro., 54 %, 1937	2,090.00 5.000.00	102 106	2,040.00 5,800.00
Monongahela City, Pa., 31/2%, 1914	5,000.00 3,000.00 8,000.00	99	2,970.00 2,970.00 2,970.00
Monongahela City, Pa., 3½%, 1915	8,000.00 8,000.00	99 99	2,970.00
Monongahela City, Pa., 3½ %, 1917	3,000.00	98	2,940.00 2,940.00
Monongahela City, Pa., 31/2%, 1918	8,000.00	98	2,940.00
Monongahela City, Pa., 3½%, 1919	8,000.00	97	2 910 00
Monongahela City, Pa., 3½ %, 1921	8,000.00 8,000.00 8,000.00	96 96	2,880.00 2,880.00 2,850.00 2,850.00
Monongahela City, Pa., 3 1/2 %, 1922	3,000.00	95	2,850.00
Monongahela City, Pa., 3½%, 1923	3,000.00	95	2,850.00
Monongahela City, Pa., 3 1/2 %, 1924	3,000.00 8,000.00	94 94	2,820.00 2,820.00
Monongahela City, Pa., 3½ %, 1926	3,000.00	93	2,790.00
Monongahela City, Pa., 3½%, 1927	8,000.00 8,000.00 8,000.00 3,000.00	92 92	2,790.00 2,760.00 2,760.00 2,820.00
Norfolk Va. 4%, 1929	2,865.00	92 94	2,760.00
Norfolk, Va., 4%, 1929	955.00	94	940.00
Norfolk, Va., 4%, 1932	951.25	94	940.00
Norfolk Va. 4%, 1937	9,775.00 9,775.00 175,000.00 125,000.00 80,000.00	94 94	9,400.00
Philadelphia, 4%, 1938	175,000.00	100	9,400.00 175,000.00 125,000.00 30,000.00
Philadelphia, 4%, 1939	125,000.00	100	125,000.00
Reading Pa. 4%, 1914		100 100	18,000.00
Reading, Pa., 4%, 1919	\$2,000.00 25,000.00 25,000.00 3,341.25	99	31,680.00
Reading, Pa., 4%, 1924	25,000.00	99 98	24 750 00
Sandusky, Ohio, 5%, 1914	3.341.25	100	3.000.00
Sandusky, Ohio, 5%, 1915	8,352.50	101	24,500.00 3,000.00 3,030.00
Sandusky, Ohio, 5%, 1916	3,360.00 <b>3</b> ,367.50	101	8,030.00
Sandusky, Ohio, 5%, 1918	8.378.75	102 102	3,060.00 3,060.00
Sandusky, Ohio, 5%, 1919	3,386.25 3,393.75	103	3.090.00
Sandusky, Ohio, 5%, 1920	3,393.75 3,397.50	104 105	3,120.00
Sandusky, Ohio, 5%, 1922	3,405.00	105	3,120.00 8,150.00 3,150.00
Sewickly, Pa., 5%, 1914	2,093.62	100	2,000.00
Sewickly, Pa., 5%, 1915	523.41	100	500.00
Allegheny City, Pa., 4%, 1934 Allegheny County, Pa., 4%, 1938 Allegheny County, Pa., 4%, 1938 Atlanta, Ga., 4½, 9, 1929 Bergen County, N. J., 4½, 1921 Bergen County, N. J., 4½, 1923 Berddock, Pa., 4%, 1919 Braddock, Pa., 4%, 1919 Braddock, Pa., 4%, 1920 Braddock, Pa., 4%, 1921 Cameron County, Pa., 4%, 1921 Cameron County, Pa., 4%, 1922 Columbia, So. Caro., 5%, 1941 Dayton, Ohio, 5%, 1919 Downingtown, Pa., 4½, 9, 1924 Greenwood County, So. Caro., 5¼, 1915 Monongahela City, Pa., 3½, 1915 Monongahela City, Pa., 3½, 1916 Monongahela City, Pa., 3½, 1916 Monongahela City, Pa., 3½, 1918 Monongahela City, Pa., 3½, 1918 Monongahela City, Pa., 3½, 1919 Monongahela City, Pa., 3½, 1920 Monongahela City, Pa., 3½, 1920 Monongahela City, Pa., 3½, 1920 Monongahela City, Pa., 3½, 1922 Monongahela City, Pa., 3½, 1920 Monongahela City, Pa., 3½, 1921 Monongahela City, Pa., 3½, 1922 Monongahela City, Pa., 3½, 1923 Monongahela City, Pa., 3½, 1924 Monongahela City, Pa., 3½, 1925 Monongahela City, Pa., 3½, 1927 Monongahela City, Pa., 3½, 1928 Monongahela City, Pa., 3½, 1928 Monongahela City, Pa., 3½, 1928 Monongahela City, Pa., 3½, 1927 Monongahela City, Pa., 3½, 1928 Monongahela City, Pa., 3½, 1929 Monongahela City, Pa., 1929 Monongahela City, Pa., 1929 Monongahela City, Pa., 1929 Mono			
Baltimore & Ohio, 31/2 %, 1925	23,937.50	91	22,750.00 42,500.00 4,950.00 4,950.00
Baltimore & Ohio, 4%, 1941	48,006.25 4,942.85 4,921.55	85 99	42,500.00
Baltimore & Ohio, 41/2 %, 1917	4.921.55	99	4,950.00
Baltimore & Ohio, 4½%, 1919	4.881.90	98	4,900.00
Central Pacific, 4%, 1949	47,766.67	91	45,500.00 25,000.00
Chesapeake & Ohio, 4%, 1914	24,458.89 4,950.00	100 100	5,000.00
Chesapeake & Ohio, 4%, 1915	4,940,00 14,542.50	99	4 950 00
Chesapeake & Ohio, 4%, 1917	14,542.50 16,082.00	97 100	14,550.00
Chicago, Rock Island & Pac., 41/2 %, 1914	14.139.00	100	14,550.00 17,000.00 15,000.00
Chicago, Rock Island & Pac., 41/2 %, 1915	8,454.60 2,799.60	99	8,910.00
Chicago, Rock Island & Pac., 4½%, 1916	2,799.60 5,581.20	98 98	2,940.00
Chicago, Rock Island & Pac., 4%, 1918	49,313.88	95	5,880.00 47,500.00 14,600.00
Chicago, Rock Island & Pac., 4%, 1934	49,313.88 19,050.00	73	14,600.00
RAILROAD BONDS:—  Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 4½%, 1941 Baltimore & Ohio, 4½%, 1916 Baltimore & Ohio, 4½%, 1916 Baltimore & Ohio, 4½%, 1917 Baltimore & Ohio, 4½%, 1919 Central Pacific, 4%, 1949 Chesapeake & Ohio, 4%, 1944 Chesapeake & Ohio, 4%, 1914 Chesapeake & Ohio, 4%, 1915 Chesapeake & Ohio, 4%, 1915 Chesapeake & Ohio, 4%, 1915 Chicago, Rock Island & Pac., 4½%, 1914 Chicago, Rock Island & Pac., 4½%, 1914 Chicago, Rock Island & Pac., 4½%, 1916 Chicago, Rock Island & Pac., 4%, 1918 Chicago, Rock Island & Pac., 4%, 1916 Chicago, Rock Island & Pac., 4%, 1916 Chicago, Rock Island & Pac., 4%, 1918 Chicago, Rock Island & Pac., 4%, 1918 Chicago, Rock Island & Pac., 4%, 1918	9,950.00 4,539.45	110 99	11,000.00 4,950.00
Erie, 4%, 1916	8,973.89	98	9,800.00
• •••			

	Book value.	Rate.	Market value.
Brie, 5%, 1914	45 000 00	100	17,000.00
Erie, 5%, 1914 Erie, 5%, 1915	22,000.00	100	22,000.00
Erie & Pittsburgh, 31/2 %, 1940	49,640.97	88	44,000.00
Brie & Western Trans. Co., 4%, 1925	25,000.00	95	23,750.00
Huntingdon & Broad Top, 4%, 1920	21,025.00	95	19,000.00
Lake Shore & Mich. Southern, 4%, 1931	37,331.25	89	35,600.00
Lenigh Valley, 4%, 2003	98,875.00	189	89,000.00
Long Telend 40% 1040	25,000.00 50,000.00	101 90	25,250.00 45,000.00
N. Y. Central & Hudson River 314 % 1998	52,831.85	78	46,800.00
New York Connecting, 41/4 %, 1953	23,625.00	95	23,750.00
N. Y., Phila. & Norfolk, 4%, 1939	54,950.00	98	53,900.00
N. Y., Phila. & Norfolk, 4%, 1948	23,950.00	92	23,000.00
Norfolk & Western, 4%, 1996	20,000.00	94	18,800.00
Norfolk & Western, 4%, 1944	46,080.56	88	44,000.00
Pannewlyania 214 0% 1915	29,575.00 9,737.50	100 98	30,000.00
Pennsylvania, 314 % 1916	88,282.64	98	9,800.00 88,200.00
Pennsylvania, 3 4 %, 1944	46,756.25	84	42,000.00
Pennsylvania, 4%, 1931	49,500.00	93	46,500.00
Phila., Balt. & Wash., 4%, 1915	12,000.00	99	11,880.00
Phila., Balt. & Wash., 4%, 1916	7,000.00	98	6,860.00
Erie, 5%, 1915 Erie & Pittsburgh, 3½%, 1940 Erie & Pittsburgh, 3½%, 1940 Erie & Western Trans. Co., 4%, 1925 Huntingdon & Broad Top, 4%, 1920 Lake Shore & Mich. Southern, 4%, 1931 Lehigh Valley, 4%, 2003 Lehigh Valley, 4%, 1948 Long Island, 4%, 1948 N. Y. Central & Hudson River, 3½%, 1998 N. Y. Central & Hudson River, 3½%, 1998 N. Y., Phila. & Norfolk, 4%, 1939 N. Y., Phila. & Norfolk, 4%, 1939 N. Y., Phila. & Norfolk, 4%, 1948 Norfolk & Western, 4%, 1944 Norfolk & Western, 4%, 1944 Pennsylvania, 3½%, 1916 Pennsylvania, 3½%, 1916 Pennsylvania, 3½%, 1916 Pennsylvania, 3½%, 1916 Pennsylvania, 4%, 1931 Phila. Balt. & Wash, 4%, 1915 Phila. Balt. & Wash, 4%, 1916 Phila. Balt. & Wash, 4%, 1922 Phila., Balt. & Wash, 4%, 1922 Phila., Balt. & Wash, 4%, 1948 Pitts, Cin., Chicago & St. Louis, 3½%, 1949 Reading, 4%, 1997 Reading, 4%, 1997 Reading, 4%, 1997	1,000.00	95	950.00
Pitte Cin Chicago & St Louis 214 of 1040	50,000.00 50,000.00	98 90	49,000.00
Reading 4% 1997	3,915.00	93	45,000.00 3,720.00
Reading, 4%, 1997	978.75	93	930.00
Reading, 4%, 1997	1.957.50	93	1,860.00
Reading, 4%, 1997	2,936.25	93	2,790.00
Reading, 4%, 1997 Reading, 4%, 1997	4,743.75	93	4,650.00
Reading, 4%, 1948  Richmond-Washington, 4%, 1948  Rio Grande Western, 4%, 1949  St. Louis & San Fran., 5%, 1927  St. Louis, Iron Mt. & Southern, 5%, 1914  St. Louis, Iron Mt. & Southern, 5%, 1917  Southern, 4%, 1914	14,600.00	92 70	13,800.00
RIO UTANGO WOSTERN, 4%, 1949	22,894.45	70	17,500.00
St Louis Tron Mt & Southern 50% 1914	32,025.00 14,654.17	53 100	18,550.00 15,000.00
St. Louis, Iron Mt. & Southern, 5%, 1917	9,987.50	100	10,000.00
Southern, 4%, 1914	46,138.89	100	50,000.00
Southern, 4%, 1914 Southern, 41%, 1916 West Jersey & Seashore, 31%, 1936 West Jersey & Seashore, 4%, 1936 Wilmington & Northern, 4%, 1935	24,612.50	99	24,750.00
West Jersey & Seashore, 31/4 %, 1936	100,000.00	85	85,000.00
West Jersey & Seashore, 4%, 1936	25,000.00	96	24,000.00
Wilmington & Weldon, 4%, 1935	64,847.77 50,000.00	95 9 <b>5</b>	61,750.00 47,500.00
νιιαιαβίου ω γγοιασά, χρ, 2000 π	50,000.00	90	41,500.00
MISCELLANEOUS BONDS:—  Delaware River Ferry Co., 5%, 1921  Edison Electric Light Co., 5%, 1946  Inftry Bat., State Fencibles, N. G., Pa., 6%, 1914  Lehigh Coal and Navigation Co., 4%, 1914  Lehigh Coal and Navigation Co., 5%, 1914  Lehigh Coal and Navigation Co., 4½%, 1930  Market Street Elev. Pass., 4%, 1955  Phila. Co., Pittsburgh, Pa., 5%, 1949  Philadelphia Rapid Tr., 5%, 1957  Public Service Corp. of N. J., 5%, 1959  Spanish-American Iron Co., 6%, 1927  Terre Haute, Ind. & East. Trac. Co., 5%, 1945  United Rys. Co. of St. Louis, Mo., 4%, 1934  Washington Terminal Co., 3½%, 1945	2,000.00	105	9 100 00
Edison Electric Light Co. 5%, 1948	29,775.00	105	2,100.00 <b>31</b> ,500.00
Inf'try Bat., State Fencibles, N. G., Pa., 6%, 1914	500.00	100	500.00
Lehigh Coal and Navigation Co., 4%, 1914	10,000.00	100	10,000.00
Lehigh Coal and Navigation Co., 5%, 1914	19,975.00	100	20,000.00
Lehigh Coal and Navigation Co., 4½%, 1930	15,000.00	101	15,150.00
Phile Co Dittchurch Do 50 1040	50,000.00 50,000.00	94 100	47,000.00
Philadelphia Rapid Tr 5% 1957	<b>25,000.00</b>	100	50,000.00 25,000.00
Public Service Corp. of N. J. 5%. 1959	18,775.00	89	17,800.00
Spanish-American Iron Co., 6%, 1927	21,981.65	101	22,220.00
Terre Haute, Ind. & East. Trac. Co., 5%, 1945	24,375.00	97	24,250.00
United Rys. Co. of St. Louis, Mo., 4%, 1934	45,672.21	71	35,500.00
Washington Terminal Co., 3½%, 1945	18,400.00	82	16,400.00
RAILROAD STOCKS:			
	25 000 00	EF	97 500 00
500 shs. Pennsylvania	25,000.00	55	27,500.00
BANK STOCKS:			•
35 shs. Girard Nat. of Philadelphia	7,234.00	385	13,475.00
oo bass differe state of Lamadolphia	1,202.00	000	¥0,¥10,00
MISCELLANEOUS STOCKS:			
150 shs. Lehigh Coal and Nav. Co	7,500.00	83	12,450.00
100 " Pennsylvania, Salt Mfg. Co. of Phila	5,000.00	104	10,400.00
300 "United Gas Improvement Co	15,000.00	83	24,900.00
matala.	<b>60 791 707 00</b>		*0 000 01E 00
Totals	<b>₽</b> £,131,101.92		\$2,639,615.00

# GERMAN ALLIANCE INSURANCE COMPANY,

#### NEW YORK, N. Y.

# Commenced Business, February, 1897.

WM. N. KREMER, President.

EDWIN M. CRAGIN, Secretary.

#### CAPITAL STOCK.

Amount of capital	aid up in cash	\$400,000.00	
Amount of ledger assets	December 31, 1912		\$1,883,226.38

IN	COME.		
	Fire.		
Gross prems. received during the year	\$3,419,541.77		
Deduct reinsurance,			
\$2,131,147.26			
and return premiums,			
\$660,067. <b>66</b>	2,791,214.92		
Received for premiums		\$628,326.85	
Gross interest on mortgage loans	\$2,568.75		
Gross interest on bonds and divi-			
dends on stocks	78,627.29		
Gross interest on deposits	358.85		
Gross interest on subscription pay-			
ments for bonds and stocks	253.00		
Total gross interest		81,807.89	
Gross profit on sale or maturity of ledg	er assets, viz.:	•	
Stocks		58.69	
	-		710,193.43
Total income	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • •	110,100.10
Sum of both amounts			\$2,593,419.81

#### DISBURSEMENTS.

Fire.		
Gross amount paid policy-holders		-
for losses (including \$238,029.14		
occurring in previous years) \$1,324,384.48		
Deduct amount received for salvage,		
\$4,227.96		
for reinsurance in other companies,		
\$983,358.63		
and for discount,		
<b>\$</b> 49.67 987,636.26		
Net amount paid policy-holders for losses	\$336,748.22	
Expenses of adjustment and settlement of losses	6,299.38	
Commissions or brokerage	171,245.96	
Salaries, fees, and all other charges of officers,	1, 1,210,00	
directors, trustees, and home-office employees	3,323.00	
	5.70	
Postage, telegrams, telephone, and express	0.10	
Fire department, fire patrol and salvage corps	3,874.68	
assessments, fees, taxes and expenses		
State taxes on premiums	10,966.20	
Insurance-department licenses and fees	2,520.96	
Federal corporation tax	500.38	
Municipal taxes	1,380.19	•
County taxes	183.41	
Paid stockholders for interest or dividends (amount		
declared during the year)	60,000.00	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	28,584.93	
Total disbursements		625,633.01
Balance		\$1,967,786.80
Dalance		
LEDGER ASSETS.		
Mortgage loans on real estate	\$55,000.00	
Book value of bonds, \$713,598.11, and stocks,		
\$1,056,334.95 (Schedule D)	1,769,933.06	
Cash in company's office	300.00	
Deposits in trust companies and banks on interest	33,052.59	
Deposits in trust companies and banks on interest	109,501.15	
Agents' balances, under three months due		
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$1,967,786.80
NON-LEDGER ASSETS.	Accrued.	
= · · · · · · · · · · · · · · · · · · ·	\$812.50	
Interest on mortgages	8,334.00	
Interest on bonds		0.146 50
Total interest accrued	• • • • • • • • • • • • • • • • • • • •	9,146.50
Gross assets	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 1,976,933. <b>30</b>

Boo		DEDUCT ASSETS N ds and stocks over marke	et value (Sche		•
	Total admitte	ed assets	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • •	\$1,846,013.24
		LIABILI	TTES		
Gro	ss claims for	sted and unpaid	adjusted.	\$47,058.62	
31	not reported	1		221,356.00	
Gro	s claims for	losses resisted	• • • • • • • •	30,540.00	
	Total			298,954,62	
Ded	uct reinsuranc	e due or accrued	2	01,082.00	
	Net amount o	f unpaid losses and clai	ms		\$97,872,62
Une	arned premiun	ns on fire risks			487,667.05
Esti	mated federal,	state and other taxes	hereafter paya	ble	10,000.00
	Total liabilitie	es, except capital			\$595,539.67
Capi	tal paid up ir	n cash	84	00.000.00	4000,000.01
		liabilities		50,473.57	
	Surplus as re	gards policy-holders			1,250,473.57
	•	F			
	10021	•••••	• • • • • • • • • • • • • • • • • • • •	•••••	\$1,846,013.24
		SPECIAL DE	200000		
		DIBCIAL DE	POSITS.		
	(Showing	g deposits not held for pro	tection of all p		
Georg Virgi	State, Co		otection of all p Ma of	olicy-holder rket value deposit. \$11,100.00 20,800.00	
Georg Virgi	State, Co	g deposits not held for pro ountry, Municipality, Etc.	otection of all p	rket value deposit. \$11,100.00	Corresponding liabilities. \$32,928.83
Virgi	State, Co gia nia	g deposits not held for pro- cuntry, Municipality, Etc.  RISKS AND PREM FIRE.	tection of all p Ma of	rket value deposit. \$11,100.00 20,800.00	Corresponding liabilities. \$32,928.83 51,267.04 Premiums.
Virgi	State, Co gia nia	g deposits not held for pro- cuntry, Municipality, Etc.  RISKS AND PREM FIRE.	tection of all p Ma of	rket value deposit. \$11,100.00 20,800.00	Corresponding liabilities. \$32,928.83 51,267.04
Virgi In fo Write	State, Cogia	g deposits not held for pro- ountry, Municipality, Etc.  RISKS AND PREM	rums, 1913.	Risks. 39.530.853	Corresponding liabilities. \$32,928.83 51,267.04  Premiums. \$4.462.020.46
In fo Write Dedu	State, Cogia	RISKS AND PREM FIRE.  11. 1912	rotection of all p	Risks. 39,530,853 35,904,735	Corresponding liabilities. \$32,928.83 51,267.04  Premiums. \$4,462,020.46 3,419,541.77
In fo Write Dedu	State, Cogia	RISKS AND PREM FIRE.  1. 1912 during the year and marked off as termin	rotection of all p Mai ori  rouns, 1913.	Rickt value 7 deposit. \$11,100.00 20,800.00 Risks. 39,530,853 36,904,735 75,435,588 02,899,317	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462,020.46 3,419,541.77  \$7,881,562.23 3,205,971.69
In fo Write Dedu	State, Cogia	RISKS AND PREM FIRE.  11. 1912 during the year and marked off as terminend of the year 1913 corce December 31, 1913	rounds, 1913.	Risks. 39,530,863 35,904,735 75,435,588 02,899,817 772,536,271 79,642,791	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881.562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925,858.42
Virgi In fo Write Dedu Tedu	State, Cogia	RISKS AND PREM FIRE.  11. 1912 during the year and marked off as terminend of the year 1913 corce December 31, 1913	rounds, 1913.	Risks. 39,530,863 35,904,735 75,435,588 02,899,817 772,536,271 79,642,791	Corresponding liabilities. \$32,928.83 \$51,267.04  Premiums. \$4,462,020.46 3,419.541.77 \$7,881,562.23 3,205,971.69 \$4,675.590.54 3,749,732.12 \$925;858.42  Premiums
In fo Write Dedu Dedu Yea Writt 1913	State, Cogia	RISKS AND PREM FIRE.  1. 1912 during the year and marked off as terminend of the year 1913 corce December 31, 1913 RECAPITULATION OF FIRE R Amount.	itums, 1913.  Tums, 1913.  \$4  \$7 ated 3  \$1  \$1  \$1  \$1  \$1  \$3  \$7 ated 3  \$3  \$5  \$1  \$1  \$5  \$6  \$7  \$7  \$7  \$7  \$7  \$7  \$7  \$7  \$7	rket value deposit. \$11,100.00 20,800.00 Risks. 39,530,853 35,904,735 75,435,588 02,899,817 72,536,271 79,642,791 92,898,480 IUMS. Unearned.	Corresponding liabilities. \$32,928.83 \$51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881.562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925,858.42  Premiums unearned. \$214.041.70
Virgi In for Write Dedu Yea Writt 1913 1912 1913	State, Cogia	RISKS AND PREM FIRE.  1. 1912 during the year 1913 orce December 31, 1913 RECAPITULATION OF FIRE R  Amount. ess \$41.874.979 2.032,559 2.302,061	### AND PREM Gross premiums charged.  \$428,083.41 16,895.84 19,937.82	rket value deposit. \$11,100.00 20,800.00 Risks. 39,530,863 35,904,735 75,435,588 02,899,317 772,536,271 79,642,791 92,893,480 rums. Unearned. 1-2 1-4 3-4	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881,562.23 3,205,971.69  \$4,675.590.54 3,749.732.12  \$925,858.42  Premiums unearned. \$214.041.70 4,223.96 14,953.38
Virgi In fo Writ Dedu Yea Writt 1913 1912 1913	State, Cogia	RISKS AND PREM FIRE.  11. 1912	### AND PREM Charged.  ### \$428,083.41 16,895.84 19,937.82 82,720.21 100.065.53	Risks. 39,530,853 36,904,735 76,435,588 02,899,317 72,536,271 79,642,791 92,898,480 rums. Unearned. 1-2 1-4 3-4 1-8	Corresponding liabilities. \$32,928.83 \$51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881.562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925,858.42  Premiums uncarned. \$214.041.70 4.223.96 14,953.38 13,786,70
Virgi In fo Write Dedu  Yea Writt 1913 1911 1912 1913 1911 1912	State, Cogia	RISKS AND PREM FIRE.  11. 1912	Mai	Risks. 39,530,853 36,904,735 76,435,588 02,899,317 72,536,271 79,642,791 92,893,480 rums. Unearned. 1-2 1-4 3-4 1-6 1-2 5-8	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881.562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925,868.42  Premiums unearned. \$214,041.70 4.223.96 14.953.38 13.786.70 50.032.76 98,330.70
Virgi In fo Writ Dedu  Yea Writt 1918 1911 1912 1913 1910 1910	State, Cogia	RISKS AND PREM FIRE.  11. 1912	Mai	rket value deposit. \$11,100.00 20,800.00 Risks. 39,530,868 35,904,735 75,435,588 02,899,317 72,536,271 79,642,791 92,898,480 rums. Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462,020.46 3,419,541.77  \$7,881,562.23 3,205,971.69  \$4,675,590.54 3,749,732.12  \$925,858.42  Premiums unearned. \$214,041.70 4.223.96 14,953.38 13.786.70 50,032.76 98,330.70 632.41
Virgi In for Writt Dedu Yea Writt 1913 1912 1913 1911 1912 1913 1910	State, Cogia	RISKS AND PREM FIRE.  1. 1912 during the year 1913 orce December 31, 1913 RECAPITULATION OF FIRE R  Amount. ess \$41,874,979 2.032,559 2.302,061 9.399,343 11.114,282,445 489,535 567,657 637,583 766,028	TUMS, 1913.  TUMS, 1913.  \$4  \$7 ated	Risks. 39,530,863 35,904,735 75,435,588 02,899,817 72,536,271 79,642,791 92,898,480 IUMS. Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881,562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925;858.42  Premiums uncarned. \$214.041.70 4.223.96 14,953.38 13.786.70 632.41 2.141.46 4.331.55 7.507.29
Virgi In for Writt Dedu Vea Writt 1918 1912 1913 1910 1911 1912 1918 1908	State, Cogia	RISKS AND PREM FIRE.  1. 1912	IUMS, 1913.  IUMS, 1913.  3  7  ated 3  \$4	Risks. 39,530,853 36,904,735 76,435,588 02,899,317 72,536,271 79,642,791 92,893,480 rums. Unearned. 1-2 1-4 3-4 1-6 1-2 5-8 1-8 3-8 5-8 7-8 1-10	Corresponding Habilities. \$32,928.83 \$51,267.04  Premiums. \$4,462.020.46 \$,419,541.77  \$7,881.562.23 \$,205,971.69  \$4,675.590.54 \$,749.732.12  \$925,868.42  Premiums unearned. \$214,041.70 4.223.96 14.953.38 13.786.70 50.032.76 632.41 2.141.46 4.331.55 7,507.29 2,095.72
Virgi In fo Writt Dedu Yea Writt 1913 1911 1912 1913 1911 1912 1913	State, Cogia	RISKS AND PREM FIRE.  1. 1912 during the year 1913 orce December 31, 1913 RECAPITULATION OF FIRE R  Amount. ess \$41,874,979 2.032,559 2.302,061 9.399,343 11.114,282,445 489,535 567,657 637,583 766,028	TUMS, 1913.  TUMS, 1913.  \$4  \$7 ated	Risks. 39,530,863 35,904,735 75,435,588 02,899,817 72,536,271 79,642,791 92,898,480 IUMS. Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8	Corresponding Habilities. \$32,928.83 51,267.04  Premiums. \$4,462.020.46 3,419,541.77  \$7,881,562.23 3,205,971.69  \$4,675.590.54 3,749,732.12  \$925;858.42  Premiums uncarned. \$214.041.70 4.223.96 14,953.38 13.786.70 632.41 2.141.46 4.331.55 7,507.29

\$487,667.05

\$925,858.42

\$92,893,480

Totals

		Book valu	ie. Rate.	Market value.
Southern Pacific, 4½%, 1921 Southern Pacific, 4½%, 1922 Southern Pacific, 4½%, 1923 Southern Pacific, 4½%, 1923 Southern Pacific, 4½%, 1914 Southern Pacific, 4½%, 1915 Southern Pacific, 4½%, 1916 Southern Pacific, 4½%, 1917 Southern Pacific, 4½%, 1918 Southern Pacific, 4½%, 1918 Southern Pacific, 4½%, 1920 Southern Pacific, 4½%, 1922 Southern Pacific, 4½%, 1922 Southern Pacific, 4½%, 1922 Southern Pacific, 4½%, 1923 Southern Pacific, 4½%, 1923 Southern Pacific, 4½%, 1923 Southern Pacific, 4½%, 1923 Southern, 5%, 1944 Southern, 4%, 1958		963.	86 97	970.00
Southern Pacific, 4 1/2 %, 1922		959.		970.00
Southern Pacific, 41/2 %, 1923		955.		970.00
Southern Pacific, 41/2 %, 1914		995.	39 97	970.00
Southern Pacific, 41/2 %, 1915		989.		970.00
Southern Pacific, 41/2 %, 1916	· · · · · · · · · · ·	984.		970.00
Southern Pacine, 4 1/2 %, 1917		979.		970.00
Southern Pacific, 4 1/2 %, 1918		974.		<b>9</b> 76.00 970.00
Southern Pacific, 472 %, 1818		969. 965.	33 97	970.00
Southern Pacific 414 % 1921		961.	15 97	970.00
Southern Pacific 41/4 %, 1922		957.	17 97	970.00
Southern Pacific, 41/4 %, 1923		953.	40 97	970.00
Southern, 5%, 1944		11.723.	64 102	10,200.00
Southern, 5%, 1944		11,723. 19,593. 8,587.	75 78	10,200.00 18,250.00
Third Avenue, 4%, 1962		8,587.	50 80	8,000.00
Miscellaneous Bonds:				
American Telephone & Telegraph Co Edison Electric Illuminating Co., 5% Kanawha & Hocking Coal and Coke New York Telephone Co., 4½%, 18 U. S. Steel Corporation, 5%, 1963.	414 %. 1	988 10.000	00 95	9,500.00
Edison Electric Illuminating Co., 5%	. 1995	933 10,000. 11,695.	83 105	10,500.00
Kanawha & Hocking Coal and Coke	Co., 5%, 1	951 20,500	00 92	18,400.00
New York Telephone Co., 41/4 %, 18	39	951 20,500. 19,512.	50 94	18,400.00 18,800.00
U. S. Steel Corporation, 5%, 1963 .	<b></b> .	31,158.	20 100	30,000.00
WORKER CHICK TOTOBLEPE CO., 0 /0,		,,,,,,,,, -	46 94	1,880.00
Westinghouse Electric & Mfg. Co., 5	<b>%</b> , 1931 .	14,268.	75 89	13,350.00
PATEROAN STOCKES				
RAILROAD STOCKS: — 800 shs. Atchison, Topeka & Santa	176	32,168.	75 93	27,900.00
800 shs. Atchison, Topeka & Santa 200 "Baltimore & Ohio, pref.	. ге, сош.	19,575.	00 80	16,000.00
		20 282	50 92	80,360.00
200 "Chicago, Milwaukee & St.	Paul, pref.	30,362. 29,200.	00 140	28,000.00
200 " Chicago & Northwestern.	pref	32,837.	50 167	33.400.00
200 "Chicago & Northwestern, 600 "Chicago & Northwestern,	om	74,055.	75 <b>127</b>	76,200.00
100 " Delewere & Hudson Co		15 669	50 153	76,200.00 15,300.00
300 " Erie, first pref	<b></b>	24,487. 53,406.	50 44	18,200.00 50,400.00
400 " Great Northern, pref		53,406.	00 126	50,400.00
40 " Great Northern, pref	· · · · · · · · · · · · · · · · · · ·	3,200. 16,250.	00 101	4,040.00 14,900.00
200 " Lehigh Valley, com 120 " Louisville & Nashville	· · · · · · · · · · ·	15,200.	00 149 50 133	15,800.00
800 " Manhattan Elevated		15,812 42,337	50 125	15,960.00 37,500.00
8850 " Pennsylvania		220,952		209,825.00
100 " Rensselaer & Saratoga .		18,250.	00 173	17,300.00
189 " Southern Pacific		` 17,388.		17,300.00 17,766.00
1000 " Southern Railway, pref		17,388. 93,287.	50 76 29 85	76,000.00
600 " Union Pacific, pref	<b></b>	50,089. 17,950.	29 85	51,000.00 15,500.00
120 "Louisville & Nashville 300 " Manhattan Elevated 100 "Rensselaer & Saratoga 189 "Southern Pacific 1000 "Southern Railway, pref 100 "Union Pacific, com	• • • • • • • • • •	17,950.	00 155	15,500.00
BANK STOCKS:				
228 shs. Citizens' Central National		38,020.	00 175	39,900.00
125 " National of Commerce .		24,056.	25 170	21,250.00
MISCELLANBOUS STOCKS:				
200 shs. American Sugar Refiner	, pref	27,737.	50 112	22,400.00
600 " American Telephone & Te	egraph Co.	69,973.	05 119	71,400.00
SVU CONSUMERED GAS COMPANY	- N -	45,425. ref. 12,212. 1,000.	00 130 50 114	39,000.00 11,400.00
100 " Internat. Harvester Co. o 100 " International Harvester C	orn, pref	1,000	00 114	11,400.00 11,400.00
20 " Lehigh Valley Coal Sales	Co	1,000.	ŏŏ 185	1,850.00
20 " Lehigh Valley Coal Sales 10 " National Sugar Refining C	0	12.212.	50 91	910.00
10 "Underwriters' Salvage Co.	of New Y	1,000. 12,212. ork 11,000.	00 100	1,000.00
200 "Western Union Telegraph	Co	6,425.	00 57	11,400.00
		\$1,769,933.	08	\$1,689,018.00
Totals		• • •	00	<b>₩1,000,010.00</b>
		sted Assets.		
	charged off		Actual	Market value
	statement.		cost.	Dec. 31, 1913.
2 shs. Southern Adjust. Bureau 1 "Western Adjust. & Insp.	1911	\$100.00	\$100.00	\$100.00
1 " Western Adjust. & Insp.	1912	100.00	200.00	200.00
Co. of Chicago Second Avenue Co., 1st 5% bonds,	1012	100.00	200.00	200.00
due 1948	1913	2,500.00	27,895.83	0.00
		**************************************	00 105 02	\$300.00
Totals	• • • • •	\$25,200.00 \$	28,195.83	\$300.00°

# GERMAN AMERICAN INSURANCE COMPANY,

# NEW YORK, N. Y.

# Commenced Business, March, 1872.

CAPITAL STOCK.

WILLIAM N. KREMER, President.

EDWIN M. CRAGIN, Secretary.

Amount of capital paid up in cas Amount of ledger assets December 31			\$21,880,403.89
IN	COME.		
Gross prems. received during the year Deduct reinsurance,	Fire. \$15,241,675.12		
\$3,437,698.95			
and return premiums,			
<b>\$2,734,841.72</b>	6,172,540.67		
Desired for anything		<b>\$</b> 0.000 194 45	
Received for premiums		<b>\$</b> 9,Ų09,134.40	
Gross interest on mortgage loans Gross interest on bonds and divi-	<b>\$4</b> ,921.67		
	815,963.40		
Gross interest on deposits			
Gross interest on Philadelphia Un-	0,102.00		
derwriters' Association deposit	9.45	•	
Gross interest on subscription pay-		•	
ments for bonds and stocks	825.75		
Gross interest on deferred payments			
of agents' balances	1,260.35		_
Gross interest on prepayment of			•
taxes	191.56		
Gross rents from company's prop-			
erty, including \$55,845.00 for com-			
pany's occupancy of its own bldgs.	219,278.71		
Total gross interest and rents		1,050,553.49	
Premiums collected on business place		1,000,000.20	
companies		3,141.15	
Agents' balances previously charged o		2,271.54	

GENMAN AMELICAN INSULANCE	COMITANT.	•
Gross profit on sale or maturity of ledger assets, viz. Bonds	:	
Stocks 5,566.09	7,672.97	
Total income		10,132,773.60
Sum of both amounts		\$32,013,177.45
, DISBURSEMENTS.		
Fire.		
Gross amount paid policy-holders		
for losses (including \$874,006.10		
occurring in previous years) \$6,538,499.57		
Deduct amount received for salvage,		
\$33,212.02		
for reinsurance in other companies,		
\$1,691,109.91		
and for discount, \$1,458.83		
1,120,100.10		
Net amount paid policy-holders for losses	\$4,812,718.81	
Expenses of adjustment and settlement of losses	118,839.81	
Commissions or brokerage	1,672,042.37	
Allowances to local agencies for miscellaneous		
agency expenses	3,500.36	
Salaries, \$406,501.84, and expenses, \$146,501.28, of		
special and general agents	553,003.12	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	352,221.63	
Rents, including \$55,845.00 for company's occupancy		
of its own buildings	77,152.72	
Advertising, \$16,287.33; printing and stationery,	00 450 15	
\$76,182.84	92,470.17	
Postage, telegrams, telephone, and express	73,115.06	
Legal expenses	<b>5,146.97</b> 15,725.11	
Maps, including corrections	25,229.62	
Underwriters' boards and tariff associations	111,404.13	
Fire department, fire patrol and salvage corps	111,101,10	
assessments, fees, taxes and expenses	54,245.51	
Inspections and surveys	72,843.16	
Repairs and expenses (other than taxes) on real	•	
estate	81,492.30	
Taxes on real estate	36,504.34	
State taxes on premiums	143,505.53	
Insurance-department licenses and fees	34,915.66	
Federal corporation tax	10,019.91	
Municipal taxes	19,322.70	

Book value of real estate	\$2,678,347.74
Mortgage loans on real estate	83,600.00
Book value of bonds, \$9,562,574.38, and stocks,	•
\$8,117,209.43 (Schedule D)	17,679,783.81
Cash in company's office	13,003.24
Deposits in trust companies and banks not on in-	•
terest	86,919.80
Deposits in trust companies and banks on interest	694,013.20
Agents' balances, under three months due	1,600,209.44
Agents' balances, over three months due	50,380.06
Bills receivable, taken for fire risks	101,911.07
Furniture, fixtures and safes	10,000.00

NON-LEDGER ASSETS.

Gross assets .......\$23,147,157.81

Total ledger assets, as per balance..... \$22,998,168.36

Interest on mortgages	Due.	Accrued. \$1,870.00	
Interest on bonds	• • • • • •	139,645.13	
Interest on other assets	• • • • • •	3,608.40	
Rents on company's prop'y or lease	<b>\$</b> 3,865.92		
Total interest and rents due and accrued	\$3,865.92	\$145,123.53	148,989.45

FIRE -- 22

DEDUCT	ASSETS	NOT	ADMITTED.
--------	--------	-----	-----------

Furniture, fixtures, and safes	\$10,000.00	•
prior to October 1, 1913	50,380.06	<b>l</b>
Bills receivable, past due, taken for marine, inland,	00,000.00	•
and fire risks	3,862,04	<b>.</b>
Book value of real estate over market value	228,347.74	
Book value of bonds and stocks over market value		
(Schedule D)	1,129,649.81	
Total	• • • • • • • • • • • • • • • • • • • •	1,422,2 <b>39.6</b> 5
Total admitted assets		\$21,724,918.16
LIABILITIES.		
Gross losses adjusted and unpaid	\$140,661.00	
Gross claims for losses reported and unadjusted,	• • • • • • • • • • • • • • • • • • • •	
plus reserve for losses incurred prior to December		
31 not reported	1,081,399.00	
Gross claims for losses resisted	141,553.00	
Total	<b>\$1,363,613.00</b>	
Deduct reinsurance due or accrued	474,055.50	
Net amount of unpaid losses and claims		\$889,557.50
Unearned premiums on fire risks		9,420,868.36
Salaries, rents, expenses, bills, accounts, fees, etc., de		24,714.85
Estimated federal, state and other taxes hereafter p	. •	140,000.00
Rents paid in advance		780.75
Premiums due or to become due on business placed wi		
panies	• • • • • • • • • • • • • • • • • • • •	3,141.15
Total liabilities, except capital		\$10,479,062.61
Capital paid up in cash	\$2,000,000.00	
Surplus over all liabilities		
•		

### SPECIAL DEPOSITS.

(Showing deposits not held for protection of	all policy-holders.)		
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.	
Georgia	\$11,100.00 49,950.00	\$174,764.25 168,220.59	
Virginia New Mexico	11,100.00	21.303.62 386 775 90	

# RISKS AND PREMIUMS, 1918.

RISKS AND PREMIUMS, 1913.					
	Fire.		Risks.	Premiums.	
In force December 31, 1912 Written or renewed during Excess of original premiur	the week		2,146,704,883	\$20,665,731.04	
Excess of original premiur	ns over amount rec	eived for	1,031,414,800	15,241,676.12	
reinsurance	• • • • • • • • • • • • • • • • • • • •	• • • • • • • •		1,418,982.78	
Totals Deduct those expired and n	narked off as termin	ated	3,778,179,788 1,441,335,816	\$37,321,338.94 14,558,052.00	
In force at the end of Deduct amount reinsured .	the year 1913	<b></b> \$	2,336,843,972 497,668,192	\$22,763,286.94 4,481,162.07	
Net amount in force D	ecember 31, 1913	\$	1,839,175,780	\$18,282,124.87	
RECAPIT	TULATION OF FIRE R	SKS AND PR	emiums.		
Year.	(	Gross premiu	ms	Premiums	
Written. Term.	Amount.		Unearned.		
1913 One year or less	10.010.832	\$5,450,008. 77,041.	95 1-2 06 1-4	\$2,725,004.47 19,260.26	
1912 Two years	11,910,897 293,806,235 328,595,162	90,607. 2,538,756. 2,856,767.	06 · 1-4 28 3-4 68 1-6 38 1-2	67.955.46	
1911   1912   Three years	293,806,235 328 595 162	2,538,756. 2,856,767	68 1-6 38 1-9	423,126.11 1,428,383.69 2,538,127.34	
1913 ]	304,690,128	3,045,752.	8T 0-0	2,538,127.34	
1910 ]	6,397,190	42,080.	08 <b>1–8</b>	5,260.01	
1911 1912 Four years	6,914,281 10,108,241 8,277,642 52,200,200 55,979,736	49,143. 64,561.	36 <b>5</b> –8	18,428.82 40,350.85	
1913 ]	8,277,642	47,050. 646,234. 677,762.	36 5-8 84 7-8	41.169.49	
1909 ) 1910	52,200,200 55,979,736	646,234.	64 1-10 07 <b>8</b> -10	64,623.46 203,328.60 379,743.57	
1911 } Five years	63,147,032	759,487.	15 1-2	379.743.57	
1912	66.918.826	824.917.	91 7-10	577,442.53	
1913 j Over five years	81,461,449 7,765,426	860,223. 251,730.	01 9-10 09 <b>pro rata</b>	774,200.71 114,462.99	
Totals		\$18,282,124.			
Totals	\$1,008,110,100	\$10,202,124.	01	\$9,420,868.36	
•	ENERAL INTERRO	DAIGOTADI			
			hatenol braz		
Largest gross aggregate as anywhere in the United reinsurance, whether the	States, without any	deduction v	vhatever for		
reinsurance, whether the	same be in admitte	d or non-ad	mitted com-	\$612,666.00	
panies?	any's stock owned	by the direc	tors at par	\$012,000.UU	
value?			Answer	262,100.00	
value? Total amount loaned to dire Total amount loaned to stoo	ctors or other omcer kholders not officers	78	Answer	None. None.	
what interest, direct or indi-	rect, nas this compar	ly in the cap	itai stock of	2,0,00.	
any other insurance comp Schedule X.	pany? Answer — No	me, except o	is shown in		
Is a majority of the capital	stock of this compa	any owned o	r controlled,		
directly or indirectly, by the this company guarantee	any other corporatio	n?	Answer	No.	
now in force?	a posicion inneces by		Answer	No.	
1	BUSINESS IN CONNEC	TICUT, 1913.			
Conse states southern				Fire.	
Gross risks written Less \$4.911.743.00 risks	canceled, and \$6.93	7.933.00 rei	nsurance in	\$24,020,902.00	
Less \$4,911,743.00 risks companies authorized	in Connecticut		• • • • • • • • • • • • • • • • • • • •	11,849,676.00	
Net risks written				\$12,171,226.00	
Gross premiums on risks wr Less \$30,905.25 return pr	itten			\$224,032.74	
Less \$30,905.25 return pr surance in companies	emiums, and \$62,61 authorized in Conn	9.43 premiui ecticut	ns for rein-	93,524.68	
				\$130,508.06	
Net premiums received Lesses paid				\$95,971.89	
Less losses on risks reins	ured in companies a	uthorized in	Connecticut	23,822.24	
Net losses paid					
<del>-</del>	*****			\$72,149.15	
Losses incurred				\$72,149.15 \$98,336.39	
Less losses on risks reins					
Less losses on risks reins  Net losses incurred	ured in companies a	uthorized in	Connecticut	\$98,336.39 22,693.24	

GOVERNMENT BONDS: — United States, 4%, 1925		pany. Rate. 111	Market value. \$116,550.00
STATE AND MUNICIPAL BONDS:			
Brooklyn, N. Y., 3½%, 1936 Lachine, Canada, 4%, 1941 Lachine, Canada, 4½%, 1944 Lachine, Canada, 4½%, 1944 Manitoba Province, 4%, 1935 Montreal, Canada, 4%, 1924 New York City, 4½%, 1960 New York City, 4½%, 1960 New York City, 4½%, 1957 New York City, 4½%, 1957 New York City, 3½%, 1928 New York City, 3½%, 1929 New York City, 3½%, 1941 Toronto, Canada, 4%, 1948 Toronto, Canada, 4%, 1948 Toronto, Canada, 4%, 1948 Toronto, Canada, 4%, 1991 Virginia State, 3%, 1991	102,500.00	86	86,000.00
Lachine, Canada, 4%, 1941	24,375.00	79	19,750.00
Manitoha Province 4% 1935	5,350.00 <b>51</b> 500.00	85 90	4,250.00 45,000.00
Montreal, Canada, 4%, 1924	51,500.00 25,125.00 130,781.25	94	23,500.00
New York City, 41/4%, 1960	130,781.25	100	23,500.00 125,000.00 1,000,000.00
New York City, 41/4 %, 1952	1,007,875.00 472,062.50	100 103	468,650.00
New York City, 31/2 %, 1928	53,750.00 49,687.50 54,210.00 53,990.00	90	45,000.00 45,000.00 45,000.00 45,000.00
New York City, 3½%, 1927	49,687.50	90 90	45,000.00
New York City, 3½ %, 1929	53.990.00	90	45,000.00
New York City, 3½%, 1941	26,856.08 126,875.00	85	21,250.00 116,250.00
New York State, 3%, 1923	126,875.00 15,112.50	93 90	116,250.00 13,500.00
Richmond, Virginia, 4%, 1943	4,918.75	90	4.500.00
Savannah, Georgia, 4½%, 1959	10,850.00 152.165.10	101	10,100.00 138,116.00
Toronto, Canada, 4%, 1948	152.165.10 45,483.13	86 79	138,116.00 40,369.00
Toronto, Canada, 4%, 1920	25,306.66	95	24,041.00
Virginia State, 3%, 1991	9,750.00	81	8,100.00
RAILROAD BONDS:—  Atch., Topeka & Santa Fé, 4%, 1995 Atch., Topeka & Santa Fé, 4%, 1958 Atch., Topeka & Santa Fé, 4%, 1958 Atch., Topeka & Santa Fé, 4%, 1928 Atch., Topeka & Santa Fé, 4%, 1960 Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 4%, 1942 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1941 Baltimore & Ohio, 4%, 1941 Baltimore & Ohio, 4%, 1941 Baltimore & Ohio, 3½%, 1925 Boston & N. Y. Air Line, 4%, 1955 Central of New Jersey, 5%, 1987 Central of New Jersey, 5%, 1987 Central of New Jersey, 5%, 1987 Chesapeake & Ohio, 4½%, 1992 Chesapeake & Ohio, 4½%, 1992 Chesapeake & Ohio, 4½%, 1930 Chicago & Alton, 3%, 1949 Chicago & Alton, 3%, 1949 Chicago & Northwestern, 5%, 1929 Chicago & Northwestern, 5%, 1929 Chicago & Northwestern, 6%, 1929 Chicago & Northwestern, 6%, 1929 Chicago & Western Indiana, 4%, 1952 Chicago, Mil. & St. Paul, 4%, 1934 Chicago, Mil. & St. Paul, 4%, 1934 Chicago, Mil. & St. Paul, 5%, 1919 Chicago, Mil. & St. Paul, 5%, 1921 Chicago, Mil. & St. Paul, 5%, 1931 Cleveland, Col., Cin. & Ind., 6%, 1934 Cleveland, Col., Cin. & Ind., 6%, 1935 Chicago			
Atch., Topeka & Santa Fé, 4%, 1995	56,700.00	83	49,800.00
Atch., Topeka & Santa Fé, 4%, 1958	47,500.00	87 91	43,500.00
Atch., Topeka & Santa Fé. 4%, 1920	67,625.00 102,868.75 25,343.75	94	68,250.00 94,000.00 22,750.00
Atlantic Coast Line, 4%, 1952	25,343.75	91	22,750.00
Atlantic Coast Line, 4%, 1952	100,000.00 100,000.00	87 91	87,000.00 <b>91</b> ,000.00
Baltimore & Ohio, 4%, 1941	95,906.42	84	84,000.00
Baltimore & Ohio, 4½%, 1933	95,906.42 146,525.00 46,135.47 50,500.00	91 87	141,050.00
Baltimore & Unio, 3/2%, 1925	50.500.00	85	42,500.00
Central of New Jersey, 5%, 1987	58,465.50	114	84,000.00 141,050.00 43,500.00 42,500.00 57,000.00
Central of New Jersey, 5%, 1987	16,718.75	113 93	
Chesapeake & Ohio, 41/2 %, 1930	103,563,33 23,251.85 22,283.75 21,086.34	79	93,000.00 19,750.00 15,250.00 13,500.00
Chicago & Alton, 3%, 1949	22,283.75	61	15,250.00
Chicago & Eastern Illinois 6%, 1934	31,446.00	54 107	26,750.00
Chicago & Northwestern, 5%, 1929	61,589.83	102	58,140.00 87,100.00
Chicago & Northwestern, 6%, 1929	39,850.00	106	37.100.00
Chicago & Western Indiana 4% 1952	60,489.25 46 687.50	101 83	55,550.00 41 500.00
Chicago, Ind. & Southern, 4%, 1956	46,687.50 45,500.00	90	41,500.00 45,000.00 20,000.00
Chic., Lake Shore & Eastern, 41/2%, 1969	21,200.00 47,375.00	100 88	20,000.00 44,000.00
Chicago, Mil. & St. Paul. 5%, 1934	65,400.00	101	60.600.00
Chicago, Mil. & St. Paul, 5%, 1921	33,675.00	102	20,600,00
Chicago, Mil. & St. Paul, 4½%, 1932	33,675.00 133,693.14 13.382.50	101 120	131,300.00
Cleveland, Co., C. & St. Louis, 4%, 1990	46,000.00	83	131,300.00 12,000.00 41.500.00
Columbus & Ninth Avenue, 5%, 1993	29,872.00 146,229.46	97	94 950 00
Delaware & Hudson Co., 4%, 1916	146,229.46 52 615 00	97 100	145,500.00 50,000.00 165,000.00 154,000.00 71,000.00
Erie, 7%, 1920	52,615.00 210,487.50 164,411.75 84,075.42	110	165,000.00
Erie, 4%, 1951	164,411.75	88 71	154,000.00
Hocking Valley 414% 1999	108,668.10	97	97,000.00
Interborough-Metropolitan, 41/2 %, 1956	82,812.50	76	76,000.00
Interborough Rapid Transit Co., 5%, 1966	12,480.00 95,375.00 95,000.00 29,000.00	12 88	12,000.00 88,000.00
Lake Shore & Mich. Southern. 4%. 1928	95.000.00	89	89.000.00
Lexington Ave. & Pavonia Ferry, 5%, 1993	29,000.00	89 97	89,000.00 24,250.00 98,000.00
Louis & Nash. & Mobile & Mont., 4 1/2 %, 1945	104,000.00 50,830,55	98 92	98,000.00 46,000.00
Louisville & Nashville, 4%, 1952	90,737.65	83	83,000,00
Midland of N. J., 5%, 1940	136,906.25	100	125,000,00
Minn. L. & M. Street, 5%, 1919	50,830.55 90,737.65 136,906.25 9,750.00 21,500.00	50 99	5,000.00 24,750.00 22,500.00 6,700.00
Minn St Doul & Soult Sto Marie Act. 1098	24,562.50	90	22,500.00
Millia, St. Paul & Sault Ste. Marie, 270, 1000	7,650.00	67	

Mobile & Ohio, 5%, 1947 Montana Central, 6%, 1937 Nashville, Chat. & St. Louis, 5%, 1928 New Orleans Terminal, 4%, 1953 New York Rys. Co., 4%, 1942 New York Rys. Co., 5%, 1942 New York & Jersey, 5%, 1932 N. Y. Cent. & Hudson River, 4½%, 1920 N. Y. Cent. & Hudson River, 4½%, 1921 N. Y. Cent. & Hudson River, 4½%, 1922 N. Y. Cent. & Hudson River, 4½%, 1923 N. Y. Cent. & Hudson River, 4½%, 1923 N. Y. Cent. & Hudson River, 4½%, 1923 N. Y. Cent. & Hudson River, 4½%, 1924 N. Y. Cent. & Hudson River, 4½%, 1925 N. Y. Cent. & Hudson River, 4½%, 1925 N. Y. Cent. & Hudson River, 4½%, 1927 N. Y. Cent. & Hudson River, 4½%, 1927 N. Y. Cent. & Hudson River, 4½%, 1927 N. Y. Lack. & Western, 6%, 1931 N. Y. N. H. & Hartford, 6%, 1933 N. Y., Susque. & Western, 5%, 1937 N. Y., Susque. & Western, 5%, 1937 N. Y., Susque. & Western, 5%, 1944 Norfolk & Western, 4%, 1941 Norfolk & Western, 4%, 1941 Norfolk & Western, 4%, 1932 Norfolk & Western, 4%, 1932 Norfolk & Western, 4%, 1938 Northern Pacific Great Northern, 4%, 1921 Oregon Short Line, 4%, 1929 Pennsylvania Co., 3½%, 1937 Rio Grande Western, 4%, 1938 Rochester Ry. & Lt. Co., 5%, 1943 Southern Pacific, 4%, 1919 Southern Pacific, 4½%, 1915 Southern Pacific, 4½%, 1915 Southern Pacific, 4½%, 1916 Southern Pacific, 4½%, 1917 Southern Pacific, 4½%, 1919 Southern Pacific, 4½%, 1919 Southern Pacific, 4½%, 1920 Southern Pacific, 4½%, 1920 Southern Pacific, 4½%, 1920 Southern Pacific, 4½%, 1938 St. Louis, Iron Mt. & Southern, 5%, 1988 St. Louis, Iron Mt. & Southern, 5%, 1998 St. Louis, Iron Mt. & Southern, 5%, 1938 St. Louis, Fron Mt. & Southern, 5%, 1938 St. Louis, Iron Mt. & Southern, 5%, 1938 Miscellaneous Bonds:  Miscellaneous Bonds:	Book value.	Rate.	Market value.
Mobile & Ohio, 5%, 1947	55,187.50	103	51,500.00
Nashville, Chat. & St. Louis, 5%, 1928	35,212.50	118 105	64,900.00 86,750.00
New Orleans Terminal, 4%, 1953	44,375.00	79 75	39,500.00 <b>37,50</b> 0.00
New York Rys. Co., 5%, 1942	35,000.00	60	21,000.00
New York & Jersey, 5%, 1932	51,900.00	97	48.500.00
N. Y. Cent. & Hudson River, 4 1/2 %, 1920	1,946.94	95 95	1,900.00 1,900.00 9,500.00
N. Y. Cent. & Hudson River, 41/2 %, 1922	9,665.60	95	9,500.00
N. Y. Cent. & Hudson River, 41, %, 1923 N. Y. Cent. & Hudson River, 41, %, 1924	7,706.80 14.404.50	95 95	7,600.00 14,250.00 4,750.00 5,700.00
N. Y. Cent. & Hudson River, 41/2 %, 1925	4,786.95	95 95	4,750.00
N. Y. Cent. & Hudson River, 41/2%, 1926 N. Y. Cent. & Hudson River, 41/4%, 1927	5,727.78 1 904 00	95 95	5,700.00 1,900.00
N. Y., Lack. & Western, 6%, 1921	130,000.00	108	
N. Y., N. H. & Hartford, 6%, 1948	32,812.50 25,000.00	105 103	26,250.00 25,750.00
N. Y., Susque. & Western, 5%, 1937	25,000.00	96	24,000.00
N. Y., Susque. & Western, 5%, 1943 Norfolk & Western, 4%, 1944	38,543.75	107	26,250.00 25,750.00 24,000.00 37,450.00 130,500.00
Norfolk & Western, 4%, 1941	86,750.00	88	88,000.00
Norfolk & Western, 4%, 1932	12,000.00	102	88,000.00 12,240.00 14,280.00 16,320.00
Norfolk & Western, 4½%, 1938	16,400.00	102	16,320.00
Northern Pacific-Great Northern, 4%, 1921	98,400.42	94	94,000.00
Pennsylvania Co., 31/2 %, 1987	72,000.00	83	66,400.00
Rio Grande Western, 4%, 1939	16,882.14	79	14,220.00
Santa Fé, Prescott & Phœnix, 5%, 1942	79.924.59	103	77.250.00
Southern Pacific, 4%, 1955	48,505.29	96 107 87 88 102 102 102 94 89 83 79 103 89 86 96	178,000.00 66,400.00 14,220.00 48,500.00 77,250.00 44,500.00
Southern Pacific, 41/2%, 1918	21.485.39	86 96	64,500.00 21,120.00 6,720.00
Southern Pacific, 41/2%, 1919	6,803.86	96	
Southern Pacific, 41/2 %, 1920	4,837.88 995.39	96 97 97	4,800.00 970.00
Southern Pacific, 41/2%, 1915	989.83	97	970.00
Southern Pacific, 41/2 %, 1916 Southern Pacific, 41/6 %, 1917	984.44 979.32	97 97	970.00 970.00
Southern Pacific, 41/2 %, 1918	974.46	97	970.00
Southern Pacific, 416%, 1919	969.73 965.33	97 97	970.00 970.00
Southern Pacific, 41/4 %, 1921	961.15	97	970.00
Southern Pacific, 416%, 1922	957.17 953.40	97 97	970.00 970.00
Southern, 4%, 1958	78,417.50	73	73,000.00 173,400.00 76,500.00 83,780.00 25,000.00
Southern, 5%, 1994	194,829.95 87 975 00	102 102	173,400.00
St. Paul, Minn. & Man., 6%, 1933	87,541.25	118	83,780.00
St. Lawrence & Adirondack, 5%, 1996	27,125.00	100	25,000.00
St. Louis, Iron Mt. & Southern, 5%, 1931	84,680.01	100 75 101 76	56,250.00 75,750.00 76,000.00 71,000.00
St. Louis, Iron Mt. & So., R. & G. Div., 4%, 1933.	92,750.00	76 71	76,000.00
Third Ave., 4%, 1960	162,608.40	80 97	160,000.00
Toledo, St. Louis & Western 4%, 1950	56,250.00	97 58	48,500.00
Troy, N. Y., City, 5%, 1942	26,250.00	101	29,000.00 25,250.00 45,500.00
Union Pacific, 4%, 1927	51,312.50	91 91	45,500.00
West Shore, 4%, 2361	6,427.50	91	40,040.00 5,460.00
			•
MISCELLANEOUS BONDS: —	10 000 00	00	
American Telep. & Teleg. Co., 4%, 1929	48.250.00	99 <b>85</b>	19,800.00 42,500.00 28,500.00
American Telep. & Teleg. Co., 4 %, 1933	80,000.00	95	28,500.00
International Harvester Co., 5%, 1915	87,829.17 100.956.25	105 99	36,750.00 99,000.00
Kanawha & Hocking Coal & Coke Co., 5%, 1951	82,000.00	99 92	36,750.00 99,000.00 73,600.00 50,500.00
N. Y. Gas & Elec. Lt., H. & P. Co., 5%, 1949	23,312.50	101 82	20.500.00
N. Y. Gas & Elec. Lt., H. & P. Co, 5%, 1948	27,166.65	101	25 250 00
N. Y. & East River Gas Co 5%. 1945	78,218.75 25,750.00	94 100	70,500.00
N. Y. & Westchester Lighting Co., 5%, 1954	25,750.00	94 100 97 60	70,500.00 25,000.00 24,250.00 15,960.00
MISCELLANEOUS BONDS:—  American Steel Foundries Co., 6%, 1935 American Telep. & Teleg. Co., 4%, 1929 American Telep. & Teleg. Co., 4%, 1933 Edison Elec. Illum. Co. of N. Y., 5%, 1995 International Harvester Co., 5%, 1915 Kanawha & Hocking Coal & Coke Co., 5%, 1951 Memphis Union Station Co., 5%, 1959 N. Y. Gas & Elec. Lt., H. & P. Co., 5%, 1949 N. Y. Gas & Elec. Lt., H. & P. Co., 5%, 1948 New York Telephone Co., 4½%, 1933 N. Y. & East River Gas Co., 5%, 1945 N. Y. & Westchester Lighting Co., 5%, 1945 Rochester Telephone Co., 5%, 1930 The Mortgage Bond Co. of N. Y., 4%, 1966 U. S. Steel Corp., 5%, 1963	24,802.36 29.125.00	60 100	15,960.00 25,000.00
The Mortgage Bond Co. of N. Y., 4%, 1966	22,437.50	100 83	25,000.00 20,750.00 175,000.00
U. D. BLEEN COTP., 5%, 1968	169,205.26	100	175,000.00

•	Book value.	Rate.	Market value.
Western Union Telegraph Co., 5%, 1938 Westchester Lighting Co., 5%, 1950	26,000.00	94 102	23,500.00 25,500.00
	26,250.00	102	20,000.00
RAILROAD STOCKS:—  100 shs. Albany & Susquehanna 2700	17 000 00	260	26,000.00
2700 "Atch., Topeka & Santa Fé, com	17,000.00 276,200.00 187,387.50	93	251,100.00
2000 "Baltimore & Ohio, pref	187,887.50	80	160,000.00
2000 "Baltimore & Ohio, com	196,797.92 40,500.00	92 195	184,000.00 58,500.00
100 " Chesapeake & Ohio, com	3,029.17	60	6,000.00
3000 "Chicago, Mil. & St. Paul, pref	414,590.52 17,500.00 111,285.00	140 100	420,000.00 17,500.00
700 " Chicago & Northwestern, pref	111,285.00	167	116,900.00
1500 " Chicago & Northwestern, com	189,821.87 33,237.50	127	190,500.00
200 " Detroit Hillsdale & Southwestern	19,400.00	61 85	18,300.00 17,000.00
	160,601.85 74,325.00	153	153,000.00
1000 "Erie, first pref	74,325.00 16,000.00	44 101	44,000.00 20,200.00
2000 " Great Northern, pref	250 601 00	126	252,000.00
300 " Lake Erie & Western, pref	33,037.50 199,025.00 243,687.50 68,487.50	16	4,800.00
2500 " Lehigh Valley, com	243 687 50	149 133	186,250.00 266,000.00
500 " Manhattan Elevated	68,487.50	125	266,000.00 62,500.00
100 "Minn. & St. Louis, second pref 584 "Minn., St. Paul & Sault Ste. Marie, pref.	8,400.00 82,248.50	30 135	3,000.00 78,840.00
167 " Minn., St. Paul & Sault Ste. Marie, prei.	16,709.00	125	20 875 00
200 " Missouri, Kansas & Texas, pref	14,925.00 22,974.84	52	10,400.00
250 " Mobile & Birmingham	22,974.84 98,100.00	65 162	10,400.00 16,250.00 97,200.00
500 " N. Y. Central & Hudson River	54,687.50	92	46,000.00
2600 " New York & Harlem	380,900.00	355	461,500.00
1200 " N. Y., New Haven & Hartford	23,600.00 117,770.00 91,525.00	110 76	22,000.00 91,200.00
1000 " Norfolk & Western, pref	91,525.00	85	91,200.00 85,000.00 10,710.00
105 " Norfolk & Western, com	11,325.00 260,695.37	102 109	10,710.00 218,000.00
10 H Markey Committee (	1,902.91	100	1.000.00
10 Northern Securities (new stock) 1250 Pennsylvania 1250 Pittsburgh, C., C. & St. Louis, pref. 450 Pittsburgh, Ft. Wayne & Chicago 2300 Reading Co 100 St. Louis & San Francisco 1100 Southern pref.	835,045.32	109 110	719,400.00 137,500.00
450 " Pittsburgh, Ft. Wayne & Chicago	116,131.25 86,962.50	140	63.000.00
2300 " Reading Co	182,828.75	168	63,000.00 193,200.00
500 "Rensselaer & Saratoga	90,500.00 12,968.33	173 50	86,500.00 5,000.00
1100 " Southern Pacific	123.020.83	88	<b>96.</b> 800.00
3000 "Southern, pref	252,507.63 101,844.00	76 94	228,000.00 104,058.00
270 " Third Avenue	14,294.10	42	11,340.00
8100 "Union Pacific, pref	272,135.72	85	263.500.00
1000 " Union Pacific, com	168,837.50	155	155,000.00
BANK AND TRUST COMPANY STOCKS: -			
100 shs. American Exchange Nat. of N. Y 100 "Bond and Mortgage Guar. Co. of N. Y.	17,100.00	200 280	20,000.00 28,000.00
475 " Citizens' Central Nat. of N. Y	27,410.00 74,355.88	175	83,125.00
100 shs. American Exchange Nat. of N. Y. 100 "Bond and Mortgage Guar. Co. of N. Y. 475 "Citizens' Central Nat. of N. Y. 400 "Fourth Nat. of New York 221 "German American of New York 200 "Lincoln Nat. of Rochester 90 "Merchants' Nat. of New York Nat. Bank of Commerce of New York	70,000.00 17,901.00	165	66,000.00 22,376.00
221 "German American of New York 200 "Lincoln Nat. of Rochester	80.000.00	185 210	42,000.00
90 " Merchants' Nat. of New York	6,750.00 120,272.00 327,500.00	170	7,650.00
600 "Nat. Bank of Commerce of New York 500 "New York Trust Co. of New York	120,272.00 327 500 00	170 590	102,000.00 295,000.00
600 "Nat. Bank of Commerce of New York 500 "New York Trust Co. of New York 115 "Title Guar. & Trust Co. of New York	59,405.00	890	44,850.00
MISCELLANEOUS STOCKS:			
200 shs. Amer. Agricultural Chemical Co., pref.	20,325.00	90	18,000.00
200 " American Car & Foundry Co., pref 200 " American Cotton Oil Co., pref	22,537.50 20,875.00	114 92	22,800.00
200 " American Locomotive Co., pref	22,325.00	92 96	18,400.00 19,200.00
400 " Amer. Smelting & Refining Co., pref	<b>44</b> ,700.00	98	<b>39,2</b> 00.00
1800 " American Sugar Refining Co., pref 1800 " American Telep. & Teleg. Co	175,869.84 198,039,65	112 119	145,600.00 190,400.00
2000 " Consolidated Gas Co. of New York	198,039.65 294,672.75	130	190,400.00 260,000.00
500 " Inter. Harvester Co. of N. J., pref 500 " Inter. Harvester Corp., pref	61,250.00 61,250.00	114 114	57,000.00 57,000.00
100 " Lehigh Valley Coal Sales Co	5.000.00	185	9,250,00
	800.06 20,200.00 7,500.00	85	280.00 20,800.00
200 "National Lead Co., pref	20,200.00 7.500.00	104 91	20,800,00 6.825.00
	.,000.00	~~	J. U.S.V.VV

200 50 1020 250 100 400 200 225 200 209	shs.	New York & Kentucky Co., pref  New York & Kentucky Co., com  Pullman Co  Realty Associates of Brooklyn  Sloss-Sheffield Steel & Iron Co., pref.  Standard Oil Co. of New Jersey  Underwriters' Salvage Co. of New Yunited Dry Goods Co., pref  United States Rubber Co., first pref.  United States Steel Co., pref  Virginia-Carolina Chemical Co., pref.  Totals	5,00 166,36 32,73 11,78 68,64 fork 2,00 21,82 25,95 23,03	7.50 80 0.00 65 9.25 151 6.00 108 7.50 86 9.43 400 0.00 100 5.00 98 0.00 101 7.50 106 1.75 96	Market value. 16,000.00 3,250.00 154,020.00 27,000.00 8,600.00 160,000.00 22,725.00 21,200.00 21,200.00 21,200.00 316,550,184.00
		Schedule X. Unli	sted Assets.		
		Date charged of		Actual	Market value
		from statement	. value.	cost.	Dec. 81, 1918.
500	shs.	omaha & St. Louis Ry.,	*********	•7F0 00	Tin has a seem
480	**	om Never in Omaha & St. Louis Ry.,	\$50,000.00	\$758.00	Unknown
		pref Never in	48,000.00	727.00	Unknown
962	**	No. Carolina Home Ins.			
50		Co Never in Wash'ton Co. R. R. Co. Never in	96,200.00	87,174.00	
~6	**	Gen. Adjustm't Bureau Never in	1,000.00 300.00	Nominal 300.00	150.00 800.00
15	**	Underwriters' Salvage	000.00	500.00	500.00
		Co. of Chicago Never in	1,500.00	1,500.00	1,500.00
10	**	Southern Adj. Bureau. Dec. 31, 1911	500.00	400.00	400.00
500		Second Ave. R. R. Co. of New York Dec. 31, 1911	50,000.00	104,762,51	0.00
2	**	Western Adjust. & Insp.	00,000.00	104,102.01	0.00
-		Co. of Chicago Dec. 31, 1911	200.00	325.00	400.00
260	"	Milw'kee Underwriters'	000.00	000.00	
263	**	Bidg. Ass'n Dec. 81, 1911 Duffy-McInnerney Co.,	260.00	260.00	825.00
200		com Dec. 31, 1911	26,300.00	0.00	0.00
500	**	Duffy-McInnerney Co.,	•		
70	**	pref Dec. 31, 1911		50,025.00	10,000.00
10		Kansas City Con. Bldg. Dec. 31, 1911 Duffy-McInnerney Co.,	70.00	70.00	0.00
		cert. of ind'ness, 4% Dec. 31, 1911	12,500.00	12,500.00	5,000.00
28	**	American Fruit Product			
100	**	Co., com Dec. 31, 1911 American Fruit Product	2,800.00	2,800.00	0.00
100		pref Dec. 31, 1913	10,000,00	10,150.00	1,000.00
		German American Bank	•	•	·
		of Rochester, N. Y. Dec. 81, 1911	20,000.00	0.00	0.00
21/3	••	Pacific Coast Adjust- ment Bureau Dec. 81, 1912	250.00	250.00	250.00
		munt Dulbau Dec. 01, 1012		200.00	200.00
		Totals	\$869,880.00	\$222,001.51	\$116,525.00

# GERMAN FIRE INSURANCE COMPANY,

# PITTSBURGH, PA.

# Commenced Business, July, 1862.

Α	TC.	STICOP	President	

A. H. ECKERT, Secretary.

•			
CAPITA	L STOCK.		
Amount of capital paid up in cash Amount of ledger assets December 31, 1			\$1,100,385.93
INC	COME.		
	Fire.		
Gross prems. received during the year,	\$821,097.40		
Deduct reinsurance,			
\$106,823.49,			
and return premiums,			
\$133,231.97	240,055.46		
•			
Received for premiums		\$581,041.94	
Gross interest on mortgage loans	\$31,706.92		
Gross interest on collateral loans	9,215.64		
Gross interest on bonds and divi-			
dends on stocks	3,327.40		
Gross interest on deposits	1,229.18		
Gross interest on past due accounts,	160.54		
Gross interest on deposit with Phila-			
delphia Underwriters' Association,	3.15		
Gross rents from company's prop-			
erty, including \$7,500.00 for com-			
pany's occupancy of its own bldgs.,	9,818.96		
Total gross interest and rents		55,461.79	
Total income	• • • • • • • • • • • • • • • • • • • •		636,503.73
Sum of both amounts,			\$1,736,889.66

# DISBURSEMENTS.

Gross amount paid policy-hold losses (including \$47,841.04	
ring in previous years) Deduct amount received for se	\$378,238.38
<b>\$4</b> ,190.10 <b>,</b>	
and for reinsurance in othe panies,	r com-
<b>\$</b> 58,014.36	62,204.46

Net amount paid policy-holders for losses	\$316,033.92
Expenses of adjustment and settlement of losses	9,045.27
Commissions or brokerage	164,098.18
Salaries, \$5,826.51, and expenses, \$4,420.96, of	
special and general agents	10,247.47
Salaries, fees, and all other charges of officers, direc-	
tors, trustees, and home-office employees	33,369.00
Rents, including \$7,500.00 for company's occupancy	
of its own buildings	7,824.99
Advertising, \$1,925.05; printing and stationery,	
<b>\$2,306.</b> 25	4,231.30
Postage, telegrams, telephone, and express	4,800.99
Legal expenses	594.88
Furniture and fixtures	718.47
Maps, including corrections	3,563.74
Underwriters' boards and tariff associations	4,085.15
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	1,895.42
Inspections and surveys	2,287.12
Repairs and expenses (other than taxes) on real	
estate	3,622.32
Taxes on real estate	2,398.16
State taxes on premiums	12,750.21
Insurance-department licenses and fees	3,181.16
Federal corporation tax	538.24
Capital stock tax	1,149.63
Local licenses and fees	198.65
Mercantile reports and reference books	808.05
Donations	464.95
Entertainments	460.08
Fidelity bond premiums	88.12
Chamber of Commerce dues	40.00
Stock registrar services	50.00
Safe deposit box rent	20.00
Watchman	24.00
Water, ice, laundry, notary fees, etc	332.94

Paid stockholders for interest or dividend declared during the year)	• • • • • • • • • • • • • • • • • • • •	36,000.00 140.43	
Total disbursements	•••••	•••••	625,062.84
Balance	••••••	•••••	\$1,111,826.82
LEDGER	ASSETS.		
Book value of real estate		<b>6</b> 120 565 25	
		\$139,565.35	
Mortgage loans on real estate  Loans secured by collateral (Schedule of		536,266.69	
Book value of bonds, \$20,260.14, and a		88,825.00	
678.00 (Schedule D) :		66,938.14	
Cash in company's office		733.06	
Deposits in trust companies and banks		155.00	
terest		1 <b>6</b> 2,851.11	
Agents' balances, under three months d		104,175.72	
Agents' balances, over three months due		12,371.75	
Deposit with Philadelphia Underwriters		100.00	
NON-LEDG	ER ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 1, <b>43</b> 6.6 <b>5</b>	<b>\$</b> 8,183.96	
Interest on bonds		162.50	
Rents on company's prop'y or lease,	180.00	• • • • • •	
Total interest and rents due and			
accrued	\$1,616.65	<b>\$8,346.46</b>	9,963.11
Market value of real estate over book v	alue	• • • • • • • • • • • • • • • • • • • •	25,134.65
Gross assets			\$1,146,924,58
GIOSS MASONS TOTAL			V-,2 10 <b>,</b> 02 1.00
DEDUCT ASSETS	NOT ADMITT	ED.	
Agents' balances, representing busines	ess written		
prior to October 1, 1913		<b>\$</b> 12,371.7 <b>5</b>	
Book value of bonds and stocks over m	arket value		
(Schedule D)	· · · · · · · · · · · · · · · · · · ·	4,193.14	
Total			16,564.89
Total admitted assets		•••••	\$1,130,359.69

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	. I A	KII	JTIES.

	LIABILITIES.		
Gross losses adjusted an	d unpaid	\$19,350.89	
	reported and unadjusted,		
	incurred prior to Decem-	•	
-	•		
		28,061.00	
Gross claims for losses	resisted	4,772.55	
		<del></del>	
	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 52,184.44	
Deduct reinsurance due	or accrued	14,079.42	
	id losses and claims		\$38,105.02
	fire risks		607,260.18
Salaries, rents, expenses,	bills, accounts, fees, etc., du	ie o <b>r accrued</b> ,	1,904.90
Estimated federal, state	and other taxes hereafter pa	yable	8,715.63
Contingent commissions	or other charges due or accr	ed	655.17
<b>g</b>	<b>-</b>		
Total liabilities	ept capital		<b>\$656,64</b> 0.90
			<b>\$050,04</b> 0.90
	•••••		
Surplus over all liabiliti	ies	173,718.79	
Surplus as regards	policy-holders		473,718.79
Total			41.100.000
1000			<b>8</b> 1.130.359.69
Total		• • • • • • • • • • • • • • • • • • • •	\$1,130,359.69
10081			\$1,130,359.69
10ta:	RISKS AND PREMIUMS, 1913		.,
2.00	RIBKS AND PREMIUMS, 1918 FIRE.	Risks.	Premiums.
In force December 31, 191	RISKS AND PREMIUMS, 1913		.,
In force December 31, 191 Written or renewed during	RISKS AND PREMIUMS, 1918 FIRE. 2 the year	Risks. \$128,126,697 78,844,600	Premiums. \$1,322,592.07 821,097.40
In force December 31, 191 Written or renewed during	RISKS AND PREMIUMS, 1918 FIRE. 2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297	Premiums. \$1.322.592.07
In force December 31, 191 Written or renewed during Totals Deduct those expired and m	RISKS AND PREMIUMS, 1918 FIRE. 2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77
In force December 31, 191 Written or renewed during Totals Deduct those expired and m	RISKS AND PREMIUMS, 1918 FIRE.  the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured	RISKS AND PREMIUMS, 1913 FIRE. 2 the year arked off as terminated f the year 1913	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.08
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured	RISKS AND PREMIUMS, 1918 FIRE.  the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.08
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured Net amount in force I	RISKS AND PREMIUMS, 1913 FIRE. 2 the year arked off as terminated f the year 1913	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503 \$120,796,640	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.08
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured Net amount in force I RECAPI	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503 \$120,796,640 PREMIUMS.	Premiums. \$1,322,592.07 \$21,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67 Premiums
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured Net amount in force I RECAPI Year. Written. Term.	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503 \$120,796,640 PREMIUMS. itums it. Uncarned.	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned.
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured Net amount in force I RECAPI Year. Written. Term.	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70.560,154 . \$136,411,143 15,614,503 \$120,796,640 PREMIUMS. itums 1. Uncarned. 44.90 1-2 50.19 1-4	Premiums. \$1,322,592.07 821,097.40 \$21,43,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 1,512.55
In force December 31, 191 Written or renewed during  Totals  Deduct those expired and m  In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI Year. Written. Term. 1913 One year or less 1913 } Two years	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154\$136,411,143 15,614,503 \$120,796,640 PREMIUMS. itums itums the Uncarned. 44,90 1-2 50.19 1-4 31.67 3-4	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums uncarned. \$152,272.45 1,512.55 4,298.75
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured Net amount in force I RECAPI Year. Written. Term. 1913 One year or less 1912   1913 Two years	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154 \$136,411,143 15,614,503 \$120,796,640 PREMIUMS. i. Uncarned. 44.90 1-2 50.19 1-4 31.67 3-4 35.63 1-6 27,51 1-2	Premiums. \$1,322,592.07 821,097.40 \$21,43,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 1,512.55
In force December 31. 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years	RISKS AND PREMIUMS, 1913  FIRE.  2	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,164\$136,411,143 15,614,503 \$120,796,640 PREMIUMS Uncarned. 44.90 1-2 50.19 1-4 31.67 3-4 85.63 1-6 27.51 1-2 47.49 5-8	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67 Premiums uncarned. \$152,272.45 4,298.75 36,147.60 108,613.75 198,622.91
In force December 31. 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1911 1911	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70.560,154 . \$136,411,143 . 15,614,503 \$120,796,640 PREMIUMS	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 4,298.75 36,147.60 108,613.75 198,622.91 292.55
In force December 31, 191 Written or renewed during Totals Deduct those expired and m In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1913 Three years 1911 1912 1913 Four years	RISKS AND PREMIUMS, 1913  FIRE.  2	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154\$136,411,143\$136,411,143\$120,796,640  PREMIUMS  Unearned. 44,90 1-2 50.19 1-4 31.67 3-4 85.63 1-6 27.51 1-2 47.49 5-6 40.38 1-8 37.27 3-8 91.76 5-8	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 4,298.75 36,147.60 108,613.75 198,622.91 292.55 850.23 932.35
In force December 31, 191 Written or renewed during  Totals  Deduct those expired and m  In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI  Year. Written. Term.  1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 1912 Four years 1913	RISKS AND PREMIUMS, 1913  FIRE.  2	Risks. \$128,126,697 78,844,600 \$206,971,97 70,560,154 \$136,411,143 15,614,503 \$120,796,640 PREMIUMS. iums 1. Uncarned. 44.90 1-2 85.63 1-8 85.63 1-8 27.51 1-2 47.49 5-6 40.38 1-8 87.27 3-8 91.76 5-8 91.76 5-8	Premiums. \$1,322,592.07 821,097.40  \$2,143,689.47 780,232.77  \$1,363,456.70  Premiums unearned. \$152,272.45 1,512.55 4,298.75 36,147.60 108,613.75 198,622.91 292.55 850.23 932.35 1,602.45
In force December 31, 191 Written or renewed during  Totals Deduct those expired and m In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI  Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70.560,154\$136,411,143 15,614,503 \$120,796,640 PREMIUMS Uncarned. 44.90 1-2 50.19 1-4 81.67 3-4 85.63 1-6 27.51 1-2 47.49 5-6 40.38 1-8 87.27 3-8 91.76 5-8 41.38 1-10 10.89 3-10	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 4,298.75 36,147.60 108,613.75 198,622.91 292.55 850.23 932.35 1,602.48 2,914.19 9,333.27
In force December 31, 191 Written or renewed during  Totals  Deduct those expired and m  In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI  Year. Written. Term. 1913 One year or less 1912 1913 1911 Three years 1911 Four years 1913 1910 1911 Four years 1919 1910 1911 Five years	RISKS AND PREMIUMS, 1913  FIRE.  2 the year	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154\$136,411,143 15,614,503 \$120,796,640  PREMIUMS. iums l. Unearned. 44,90 1-2 50.19 1-4 81.67 3-4 827.51 1-2 47.49 5-6 40.38 1-8 87.77 3-8 81.40 7-8 81.76 5-8 81.40 7-8 81.140 7-8 81.138 1-10 10.89 3-10	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 780,232.77 \$1,363,456.70 176,151.08 \$1,187,305.67  Premiums unearned. \$152,272.45 1,512.55 4,298.75 36,147.60 108,613.76 198,622.91 292.55 850.23 932.35 1,602.48 2,914.14 9,333.27 23,968.07
In force December 31, 191 Written or renewed during  Totals Deduct those expired and m In force at the end of Deduct amount reinsured  Net amount in force I  RECAPI  Year. Written. Term. 1913 One year or less 1912   1913   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910	RISKS AND PREMIUMS, 1913  FIRE.  2	Risks. \$128,126,697 78,844,600 \$206,971,297 70,560,154\$136,411,143 15,614,503 \$120,796,640  PREMIUMS. itums i. Unearned. 44,90 1-2 50.19 1-4 31.67 3-4 55.63 1-6 27.51 1-2 47.49 5-6 40.38 1-8 87.27 3-8 87.27 3-8 81.40 7-8 81.40 7-8	Premiums. \$1,322,592.07 821,097.40 \$2,143,689.47 \$1,363,456.70 176,151.03 \$1,187,305.67  Premiums unearned. \$152,272.45 4,298.75 36,147.60 108,613.75 198,622.91 292.55 850.23 932.35 1,602.48 2,914.19 9,333.27

# GENERAL INTERROGATORIES.

\$1,187,305.67

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer

Totals

\$120,796,640

\$40,000.00

\$607,260.18

Total amount of the company's stock owner value?  Total amount loaned to directors or other office of the company of the company?  Is a majority of the capital stock of this condirectly or indirectly, by any other corporal company guaranteed policies issued now in force?	cers? rs? mpany in mpany own tion? by any oth	AnswerAnswer the capital stockAnswer and or controlledAnswer, er company, and	32,050.00 20,500.00 2,500.00 None. No.
Business in Cont	NECTICUT, 1	1918.	THE wa
Grass risks written			Fire. \$685,620.00
Gross risks written	reinsuran	ce in companies	50,550.00
Net risks written			\$635,070.00
Gross premiums on risks written			\$7,074.67
Gross premiums on risks written Less \$451.54 return premiums; and \$0.00 in companies authorized in Connecticut	premiums	for reinsurance	451.54
Net premiums received			\$6,623.13
Less losses on risks reinsured in companies	, , .		\$1,538.81
Less losses on risks reinsured in companies	s authorize	d in Connecticut,	.83
Net losses paid			\$1,537.98
Losses incurred			\$2,567.59
Less losses on risks reinsured in companies	s authorize	d in Connecticut,	.83
Net losses incurred			\$2,566.76
10 shs. Westinghouse Air Brake Co	Par value \$500.0	0 \$1.320.00	Amount loaned. \$1,000.00
7 "German Nat. B'k of Pitts., Pa., 14 "Diamond N. B'k of Pitts., Pa.,	700.0 1,400.0		1,000.00
40 " Westinghouse Elec. & Mig. Co.,	•	•	
Asstg. Stk	2,000.0	0 1,320.00	0 700 00
Co., Common	5,000.0	0 800.00	6,700.00
50 " Am. W'd Glass, Mch. Co., pref.	5,000.0 1,250.0	0 700.00	
50 " Calumet & Arizona Min. Co. 50 " Real Estate Trust Co	5,000.0	U 1.UUU.UU	
20 " West End Bank & Trust Co.	1,000.0	0 8,100.00	8.800.00
7 " Columbia National Bank 500 " American Milling Co	700.0 <b>5,000.</b> 0		8,800.00
61 " Safe Deposit & Trust Co	6,100.0	0 14.945.00	12,200.00
10 " McKees Rocks Trust Co 100 " Manufacturers L. & H. Co	1,000.0 5.000.0	0 950.00 6 5 000.00	4,125.00
3816 " Pure Oil Co	5,000.0 19,080.0	5,000.00 57,240.00 0 25,750.00	20,000.00
3816 " Pure Oil Co	25,000.0 18,000.0	0 25,750.00 0 18,540.00	20,000.00 15,000.00
Totals	\$101,780.0	<del></del>	\$88,825.00
Schedule D. Bonds and Sto	cks owned	by the Company.	
RAILBOAD BONDS:	В	ook value. Rate.	Market value.
Millvale, Etna & Sharpsburg St., 5%, 1923. Pitts. & Birm. Trac. Co., 5%, 1929		\$11,891.25 98	\$11,270.00
Pitts. & Birm. Trac. Co., 5%, 1929	• • • • •	8,368.89 102	8,160.00
BANK STOCKS:			
75 ahs. First Nat. of Allegheny City, Pa  10 "Fifth Ave. Pittsburgh, Pa	••••	12,564.50 125 500.00 90	9,875.00 900.00
100 " German Nat. of Pittsburgh, Pa	• • • • •	17,500.00 200	20,000.00
6 " Metropolitan Nat. of Pittsburgh, P	2	900.00 140	840.00
100 " Third Nat. of Pittsburgh, Pa	• • • • •	15,053.50 120	12,000.00
MISCELLANEOUS STOCKS:			
160 shs. Milwaukee Underwriters' Building	Аввос.	160.00 125	200.00
Totals	=	\$66,938.14	\$62,745.00

# GERMANIA FIRE INSURANCE COMPANY,

#### NEW YORK, N. Y.

### Commenced Business, March, 1859.

GEORGE B. EDWARDS, President.

GUSTAV KEHB, Secretary.

## CAPITAL STOCK.

Amount of capital paid up in cash \$1,000,000.00	
Amount of ledger assets December 31, 1912	<b>\$7,456,033.94</b>

INCOME. Gross prems. received during the year \$4,056,815.89 Deduct reinsurance, \$552,086.13 and return premiums, \$526,552.04 ..... 1.078,638.17 Received for premiums..... **\$**2,978,177.7**2** Gross interest on mortgage loans... \$19,832.94 Gross interest on bonds and dividends on stocks..... 263,027.99 Gross interest on deposits..... 7,892.21 227.84 Gross int. on branch office balances Gross interest on prepayment of real estate taxes ..... 122.21 Gross rents from company's property, including \$25,000.00 for com-47,689.93 pany's occupancy of its own bldgs. 338,793.12 Total gross interest and rents..... 25.00 Conscience money ..... Agents' balances previously charged off..... 54.32

Bonds         \$687.50           Stocks         2,000.00	2,687.50	•
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Stocks	1,000.00	
Total income	• • • • • • • • • • • • • • • • • • • •	3,320,737.6
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	\$10,776,771.6
DISBURSEMENTS.		
Gross amount paid policy-holders		
for losses (including \$204,987.53		
occurring in previous years) \$1,650,767.21		
Deduct amount received for salvage,		
\$8,249.59		
for reinsurance in other companies,		
\$303,568.79		
and for discount,		
\$700.72 312,519.10		
Net amount paid policy-holders for losses	\$1,338,248.11	
Expenses of adjustment and settlement of losses	74,965.01	
Commissions or brokerage	676,143.68	•
Allowances to local agencies for miscellaneous	•	
agency expenses	93,374.80	
Salaries, \$84,460.55, and expenses, \$49,007.28, of		
special and general agents	133,467.83	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	154,758.06	
Rents, including \$25,000.00 for company's occupancy		
of its own buildings	31,491.05	
Advertising, \$4,911.36; printing and stationery,		
\$17,155.24	22,066.60	
Postage, telegrams, telephone, and express	21,912.54	
Legal expenses	1,942.36	
Furniture and fixtures	3,635.52	
Maps, including corrections	11,021.58	
Underwriters' boards and tariff associations	6,607.01	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	22,862.60	
Inspections and surveys	40,379.54	
Repairs and expenses (other than taxes) on real	1	•
estate	15,577.54	
Taxes on real estate	12,127.00	
State taxes on premiums	54,707.78	

		001
Insurance-department licenses and fees	16,941.65	
Federal corporation tax	7,054.17	
Municipal and county licenses and taxes	9,471.25	
Fire marshal taxes	4,060.31	
Appraisal of mortgaged property and other expenses	_,,,,,,,,	
in connection with investments	490.00	
Exchange	3,465.29	
Subscriptions	881.35	
Charity	141.00	
Insurance premiums and surety bonds	475.93	
Spring water, ice and towels	983.74	
Mercantile agencies	2,498.70	
Auditing	1,581.25	
Miscellaneous	96.88	
Paid stockholders for interest or dividends (amount	80.00	
declared during the year)	900 000 00	
Agents' balances charged off	200,000.00 169.46	
Gross loss on sale or maturity of ledger assets, viz.:	108.40	
Bonds	953.08	
	803.00	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	1 100 20	
Real estate		
Total disbursements	• • • • • • • • • • • • •	2,965,721.06
Balance		\$7,811,050.54
Balance		<b>\$7,</b> 811,050.54
Balance LEDGER ASSETS.		<b>\$7,811,050.54</b>
	<b>\$750,000.00</b>	<b>\$7,811,050.54</b>
LEDGER ASSETS.		<b>\$</b> 7,811,050.5 <b>4</b>
LEDGER ASSETS. Book value of real estate	<b>\$750,000.00</b>	<b>\$7,811,050.54</b>
LEDGER ASSETS. Book value of real estate	<b>\$750,000.00</b>	<b>\$7</b> ,811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$2,761,504.69, and stocks, \$2,731,749.62 (Schedule D)	\$750,000.00 492,500.00	<b>\$7</b> ,811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$2,761,504.69, and stocks, \$2,731,749.62 (Schedule D)	\$750,000.00 492,500.00 5,493,254.31	<b>\$7</b> ,811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31	<b>\$7</b> ,811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44	<b>\$7,</b> 811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55	<b>\$7,</b> 811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19	<b>\$7,</b> 811,050.5 <b>4</b>
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	\$7,811,050.54 \$7,811,050.54
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30 Accrued. \$7,200.60	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30 Accrued. \$7,200.60 37,155.25	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30 Accrued. \$7,200.60 37,155.25	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30 Accrued. \$7,200.60 37,155.25	
LEDGER ASSETS.  Book value of real estate	\$750,000.00 492,500.00 5,493,254.31 1,660.44 36,523.55 492,722.19 534,192.75 10,197.30  Accrued. \$7,200.60 37,155.25 166.66	<b>\$7,811,050.54</b>

DEDUCT .	ASSETS	NOT	ADMITTED.
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Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)	\$10,197.30 585,406.81	l -	
Total	•••••		
Total admitted assets		\$7,260,197.27	
LIABILITIES.			
Gross losses adjusted and unpaid	<b>\$</b> 100,593.41		
31 not reported	146,196.24		
Gross claims for losses resisted	35,647.00	•	
Total	\$282,436.65	•	
Deduct reinsurance due or accrued	97,572.10		
Net amount of unpaid losses and claims Unearned premiums on fire risks Salaries, rents, expenses, bills, accounts, fees, etc., de Estimated federal, state and other taxes hereafter p	ue or accrued	\$184,864.55 3,365,601.13 2,224.73 55,000.00	

Contingent commissions or other charges due or accrued  Reinsurance and return premiums due	,
Total liabilities, except capital	<b>\$3,663,930.28</b>
Surplus over all liabilities	
Surplus as regards policy-holders	3,596,266.99

Total ...... \$7,260,197.27

#### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
GeorgiaVirginia	\$9,600.00 49,495.00	\$80,860.59 71,332.96 13,992.62
New Mexico Canada Aposits in excess of corresponding liabilities, \$15.1	9,650.00 47,500.00 92.85	32,307.15

RISKS AND PREMIUMS, 1918.				
	Firm.		Risks.	Premiums.
In force December 81, 1912 Written or renewed during t Excess of original premiur	\$7,266,992.51 4,056,815.89			
reinsurance	580.88			
Total Deduct those expired and m	arked off as termina	ated	\$1,173,411,735 389,083,750	\$11,324,338.78 8,886,922.21
In force at the end of Deduct amount reinsured .	the year 1913		\$784,327,985 80,865,371	\$7,437,416.57 876,874.40
Net amount in force De			\$703,462,614	\$6,560,542.17
RECAPIT Year.	ULATION OF FIRE R	ISKS AND F Gross premi		Premiums
Written. Term.	Amount.	charged		unearned.
1913 One year or less	\$134,393,321	\$1,462,19	7.64 1-2	\$731,098.82
1912   1913   Two years	656,080	4.60	4.24 1-4	1.151.06
1910 ) •	436,491	3,08 1,076,36 1,147,30	1.95 8-4	2,311.46 179,394.61 578,652.97
1911 ) 1912 } Three years	130,3 <b>42,495</b> 140,332,621	1,076,36	7.64 1-6 5.94 1-2	179,394.61
1913	153,639,416	1,127,00	7.67 5-6	1,039,898.06
19101	685,622	1,247,87 5,21	3.71 1-8	651.71
1911   _	523,568	4.57	9.75 3-8 4.04 5-8 3.13 7-8	1.717.41
1912 Four years	519,359 393,760	3,89	4.04 5-8	2,433.78 2,172.74
1913 )	393,760	2,48	3.13 7-8	2,172.74
1909	24,737,839	285,57	7.63 1-10	28,557.76
1910	26,090,568	302,69	4.20 3-10	90,808.26
1911   Five years 1912	29,020,572 29,620,050	331,01 335,18 343,64	13.21 1-2 9.09 7-10	165,506.61
1913	31,426,474	343 64	2.91 9-10	234,632.36 309,278.62
Over five years	694,378	4.81	9.42 pro rata	2.334.90
Totals	\$703,462,614	\$6,560,54		\$3,365,601.13
	• · · · · • · · · · · · · · · · · · · ·			<b>4</b> -,,
Largest gross aggregate a anywhere in the United reinsurance, whether the	GENERAL INTERF mount insured in States, without an			
panies?	anv's stock owned	hy the di	Answer	<b>\$2</b> 00,000.00
value?			Answer	128,800.00
value? Total amount loaned to dire	ctors or other office:	rs?	Answer	None.
Total amount loaned to sto What interest, direct or indi any other insurance com Is a majority of the capita	ckholders not office	rs?	Answer	None.
What interest, direct or indi	rect, has this comp	any in the c	capital stock of	
any other insurance com	l stock of this com		Answer	None.
directly or indirectly, by	any other corneretic	рацу омпец	or controlled,	No.
Has this company guarante	ed policies issued by	z any other	company and	110.
now in force?	on posicion sound		Answer	No.
	Duanina 7	10	10	
	Business in Conni	GEICUT, 191	10.	Fire.
Grass wicks wellton				
Gross risks written Less \$713,039.00 risks ca	nceled and troops	56 00 reiner	rance in com-	<b>\$7,583,433.00</b>
panies authorized in	Connecticut			1,412,595.00
Not wisks weltten				<b>86 170 939 00</b>
Net risks written			• • • • • • • • • • • • •	\$6,170,838.00
Gross premiums on risks w Less \$4,654.88 return pre	Titlen	04 promise		<b>\$</b> 73,618. <b>6</b> 6
ance in companies a				12.604.42
V-ttt				001.014.04
Net premiums received				\$61,014.24
Less losses on risks rein	sured in companies	authorized	in Connecticut	\$30,068.64 3,194.59
				\$26,874.05
Net losses paid				
Less losses on risks rein	sured in companies	authorized	in Connecticut	\$25,877.01 444.12
Nat lange Impress				POE 400 00
Net losses incurred . Fire — 23	••••••		••••••	\$25,432.89

Schedule D. Bonds and Stocks owns	d by the Com	nasu.	
GOVERNMENT BONDS:	Book value.		Market
United States, 4%, 1925	\$22,900.00 4,987.50	110 99	\$22,000.00
Onited States, 570, 1801	4,887.00	99	4,950.00
STATE, COUNTY, AND MUNICIPAL BONDS:			
Georgia State, 3½%, 1918 Province of Ontario, 4%, 1939 Province of Ontario, 4%, 1941 Territory of New Mexico, 4%, 1938 New York City, 4½%, 1960 New York City, 4½%, 1953 New York City, 3½%, 1953 New York City, 3½%, 1940 Richmond, Va., 4%, 1923-9	10.250.00	96	9,600.00
Province of Ontario, 4%, 1939	10,225.00	95	9,500.00
Province of Ontario, 4%, 1941	51,125.00	95	47,500.00
Territory of New Mexico, 4%, 1933	5,221.47	94	4,700.00
New York City, 41/4, %, 1960	50,656.25	100	50,000.00
New York City, 8½%, 1953	253,407.86	85	212,500.00
Richmond Va 40, 1022-0	282,918.40 52 024 00	95	217,500.00 49,495.00
2010MMONE, 764, 170, 1020-0 11111111111111111111111111111111	02,021.00	-	20,200.00
RAILEOAD BONDS:			
Atlantic Coast Line, 4%, 1952	47,042.50	90	45,000.00
Atchison, Topeka & Santa Fè, 4%, 1960	51,328.75	94	47,000.00
Atchison, Topeka & Santa Fe, 4%, 1995	46,562.50	94 92 90	46,000.00
Baltimore & Onio, 4½%, 1933	28,650.00	99	27,000.00 24,750.00
Brooklyn Rapid Transit 40% 2002	45 965 00	87	43 500.00
Brooklyn Union El. 5%, 1950	23,225.00	99	43,500.00 24,750.00
Chesapeake & Ohio, 4%, 1989	29,057.50	85	25,500.00
Chesapeake & Ohio, 4½%, 1992	51,062.50	91	
Chicago, Milwaukee & St. Paul, 41/2 %, 1982	13,265.29	100 102 100	45,500.00 13,000.00
Chicago, Mil. & St. Paul, 5%, 1921	104,765.00	102	102,000.00
Chicago, Mil. & St. Paul, 4½%, 1989	24,812.50	100	25,000.00
Chicago Book Island & Pacific Act. 1994	44.750.00	100	20.000.00
Chicago, St. Louis & New Orleans, 5%, 1951	81.781.25	71 104	35,500.00 26,000.00
Denver & Rio Grande, 4%, 1936	28.541.25	80	28.000.00
Evansville & T. H., 6%, 1921	30,281.25	103	25,750.00 21,750.00
Flint & Pere Marquette, 5%, 1939	26,881.25	87	21,750.00
Great Northern, 4¼%, 1961	50,137.50	98	49,000.00
Illinois Central, 4%, 1900	49.250.00	89 97	49,000.00 53,400.00 48,500.00
Konges City Southern 3% 1950	37 560 00	68	34,000.00
Lake Erie & Western, 5%, 1937	58,687,50	98	49,000.00
Lake Shore & Michigan Southern, 4%, 1928	23,273.75	88	22,000.00
Lehigh Valley, 41/2%, 1940	25,031.25	100 86 91	25.000.00
Long Island, 4%, 1938	24,898.75	86	21,500.00 22,750.00
Louisville & Nashville, 4%, 1940	24,281.20	90 91	22,750.00
Missouri Koness & Toyas K% 1944	24 781 25	95	45,000.00 23,750.00
Missouri Pacific. 6%. 1920	29.593.75	102	23,750.00 25,500.00
Nashville, Chatt. & St. Louis, 5%, 1928	28,031.25	104	26,000.00
Norfolk & Western, 41/2 %, 1938	10,367.55	101	26,000.00 10,100.00
Northern PacGt. Northern, C., B. & Q., 4%, 1921	84,511.87	94	94,000.00
New York, Westchester & Boston, 41/2%, 1946	24,156.25	76	19,000.00
New York Central 414 % 1922	25,125.00 25,240,51	100	25,000.00
New York Central, 44%, 1924	25,288.06	94 94	23,500.00
New York, New Haven & Hartford, 6%, 1948	82,250.00	105	23,500.00 23,500.00 26,250.00
New York, Ontario & Western, 4%, 1992	24,893.75	83	20 7KN 00
Oregon Short Line, 4%, 1929	46,852.50	88	44,000.00 40,500.00 17,500.00 44,500.00
Seaboard Air Line, 4%, 1950	43,500.00	81	40,500.00
St. Louis & San Francisco, 4%, 1801	47 800 00	70 89	44 500.00
Southern Railway, 5%, 1994	53.625.00	102	51,000.00
Toledo & Ohio Central, 5%, 1935	37.493.75	108	86,050.00
Wabash, 5%, 1939	50,451.25	101	50,500.00
Western New York & Penn., 5%, 1937	55,600.00	102	51,000.00
Wheeling & Lake Erie, 4%, 1949	22,781.25	72 75	18,000.00 87,500.00
Western Maryland, 4%, 1802	23,005.10 23,42K nn	75 85	21,250.00
W 1000H91H ODER 61, 170, 1010	20,720.00	30	a1,200.00
RAILBOAD BONDS:—  Atlantic Coast Line, 4%, 1952 Atchison, Topeka & Santa Fê, 4%, 1960 Atchison, Topeka & Santa Fê, 4%, 1995 Baltimore & Ohio, 4½%, 1933 Broadway & Seventh Avenue, 5%, 1943 Brooklyn Rapid Transit, 4%, 2002 Brooklyn Union El, 5%, 1950 Chesapeake & Ohio, 4½%, 1989 Chicago, Milwaukee & St. Paul, 4½%, 1982 Chicago, Milwaukee & St. Paul, 5%, 1951 Chicago, Milwaukee & St. Paul, 4½%, 1982 Chicago, Milwaukee & St. Paul, 4½%, 1983 Chicago, Milwaukee & St. Paul, 4½%, 1983 Chicago, Rock Island & Pacific, 4%, 1934 Chicago, St. Louis & New Orleans, 5%, 1951 Denver & Rio Grande, 4%, 1936 Evansville & T. H., 6%, 1921 Flint & Pere Marquette, 5%, 1939 Great Northern, 4½%, 1965 Interborough Rapid Transit, 5%, 1966 Kansas City Southern, 3%, 1950 Lake Brie & Western, 5%, 1937 Lake Shore & Michigan Southern, 4%, 1928 Lehigh Valley, 4½%, 1940 Milwaukee, Sparta & Northwestern, 4%, 1947 Missouri, Kansas & Texas, 5%, 1944 Missouri, Ransas & Texas, 5%, 1944 Missouri, Ransas & Texas, 5%, 1948 Nortolk & Western, 4½%, 1938 Northern Pac. Gt. Northern, C., B. & Q., 4%, 1921 New York, Westchester & Boston, 4½%, 1946 New York, Brooklyn & M. Beach, 5%, 1937 New York Central, 4½%, 1922 New York Central, 4½%, 1924 New York, Ontario & Western, 4%, 1992 Oregon Short Line, 4%, 1955 Southern Pacific, 6%, 1920 Oregon Short Line, 4%, 1950 St. Louis & San Francisco, 4%, 1961 Southern Pacific, 4%, 1955 Southern Pacific, 4%, 1955 Southern Railway, 5%, 1994 Toledo & Ohio Central, 5%, 1935 Wabash, 5%, 1939 Western Maryland, 4%, 1952 Webstern Maryland, 4%, 1952 Western Maryland, 4%, 1952 Webstern Maryland, 4%, 1952 Webstern Maryland, 4%, 1952 Webstern Maryland, 4%, 1952 Webstern Maryland, 4%, 1955 Wabash, 5%, 1939 Western Maryland, 4%, 1952 Ameri			
American Dock & Improvement Co., 5%, 1921	28,531.25	102	25,500.00
American Telephone & Telegraph Co., 41/2%, 1938	10,060.38	95	9.500.00
American Dock & Improvement Co., 5%, 1921 American Telephone & Telegraph Co., 4½%, 1938 Mortgage-Bond Co. of N. Y., 4%, 1968 Tenn. Coal, Iron & R. R. Co., 6%, 1917 U. S. Steel Corporation, 5%, 1963	22,487.50	84	21,000.00 25,250.00
Tenn. Coal, Iron & R. R. Co., 6%, 1917	28,021.25	101	25,250.00
U. S. Steel Corporation, 5%, 1958	DU, 205.70	98	49,500.00
RAILEOAD STOCKS:			
2500 shs. Atchison, Topeka & Santa Fè, com	282,487.50	98	232,500.00
1000 "Atchison, Topeka & Santa Fe, pref	97,112.50	96	96,000.00
440 " Atlantic Coast Line, com	59,650.00	116	51,040.00
1000 " Baltimore & Ohio, pref	96,250.00	78	78,000.00

				Book value.	Rate.	Market value.
400	she.	Chicago, Mil. & St. Par	1 com	52,587.50	99	89.600.00
200		Chicago & Northwesters	com.	42,775.00	127	88,100.00
500	**	Delaware & Hudson		88.287.50	151	75,500.00
400	**	Denver & Rio Grande, p	ref	87.887.50	25	10,000.00
700	**	Great Northern Ry., pro	ď	92,962.50	126	88,200.00
1200	•	Louisville & Nashville		165,687.50	188	159,600.00
300	**	Manhattan		40,500.00	125	87,500.00
1200	**	New York, Chicago & St.		180,187.50	98	111,600.00
500	**	New York, New Haven	Hartford	84,112.50	75	37,500.00
500	**	Norfolk & Western Ry. (	Co., adjust. pref.	45,962.50	85	42,500.00
2000	**	Pennsylvania		141,850.00	109	109,000.00
1000	**	Reading Co. 1st pref		47,400.00	86	43,000.00
1000	**	Southern Pacific		114,805.68	88	88,000.00
1000	"	Southern Ry. Co., pref.		95,937.50	75	75,000.00
1000	••	Union Pacific, com		176,050.00	154	154,000.00
1000	•••	Union Pacific, pref	• • • • • • • • • • • • • •	78,875.00	85	85,000.00
		BANK STOCKS: -				
125	she.	German American, New	York City	11,207,68	130	12.187.50
125		National Park, New Yo		28,165,00	845	43,125.00
				20,200.00	0.00	20,220.00
		MISCELLANEOUS STOCKS	-			
500		Amer. Agricultural Cher	nical Co., pref.	<b>50,237.5</b> 0	90	45,000.00
500	**	American Car & Founds	y Co., pref	58,075.00	111	55,500.00
300	**	American Locomotive Co		<b>82,862.</b> 50	96	28,800.00
500	**	American Sugar Refining	Co., pref	59,687.50	110	55,000.00
400	"	American Telephone & T		57,450.00	117	46,800.00
800	**	Consolidated Gas Co., Ne		182,902.50	129	103,200.00
9		General Adjustment Burg		450.00	100	450.00
200		Lawyers Mortgage Co., I		27,466.66	180	36,000.00
600		Pullman Company		79,954.05	151	90,600.00
500	**	Standard Oil Co., New J		191,860.60	404	202,000.00
10		Underwriters' Salvage C	o. of New York	1,000.00	125	1,250.00
10		Underwriters' Salvage Co		1,000.00	100	1,000.00
300		U. S. Steel Corporation,	prei	34,612.50	105	31,500.00
		Totals	• • • • • • • • • • • • • • • •	\$5,493,254.31		\$4,907,847.50
		Sched	ule X. Unlisted	Assets.		
			Date charged off	Par	Actual	Market valu
			from statement.	value.	cost.	Dec. 31, 1918
10 sh	a R	outhern Adjust. Bureau	Dec. 31, 1911	\$500.00	\$500.00	
			200,02,1021	4000.00	+000.00	<del>-</del> 500.00

# GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

# Commenced Business, May, 1853.

,	Henry	M.	Gratz,	President.	Edwari	J. THOMASON, Secretary.
					CAPITAL STOCK.	

CAPITAL STOCK.	
Amount of capital paid up in cash \$500,000.00	
Amount of ledger assets December 31, 1912	\$2,553,464.29
INCOME.	
Fire.	
Gross prems. received during the year \$1,324,581.15	
Deduct reinsurance,	
<b>\$</b> 295,476.15	
and return premiums,	
<b>\$213,728.82</b>	
Received for premiums (other than perpetual) \$815,376.18	1
Deposit premiums written on perpetual risks (gross) 11,051.31	
Gross interest on mortgage loans \$9,370.05	
Gross interest on collateral loans 1,935.73	
Gross interest on bonds and divi-	
dends on stocks	
Gross interest on deposits 740.51	
Dividend on Mutual Assurance policy 30.00	
Gross interest on Philadelphia Fire	
Underwriters' deposit 3.15	
Gross interest on bills receivable 23.95	
Gross rents from company's prop-	
erty, including \$9,000.00 for com-	
pany's occupancy of its own bldgs. 17,320.21	
pany a occupancy of its own bidgs. 17,020.21	
Total gross interest and rents	<b>!</b>
Return premiums on perpetual reinsurance policies 126.00	
Gross increase, by adjustment, in book value of	•
ledger assets, viz.:	•
Bonds 2,721.85	
2,121.00	•
Total income	940,371.97
Sum of both amounts	83,493,836,26

# DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$62,036.71	Fire.
occurring in previous years) Deduct amount received for salvage, \$1,817.74	\$563,242.91
and for reins. in other companies, \$153,547.76	155,365.50
Net amount paid policy-holders Expenses of adjustment and settlemen	nt of losses
Commissions or brokerage  Allowances to local agencies for agency expenses	miscellaneous
Salaries, \$10,180.00, and expenses,	\$8,863.50, of

Net amount paid policy-holders for losses	<b>\$4</b> 07,877.41
Expenses of adjustment and settlement of losses	10,167.57
Commissions or brokerage	211,910.48
Allowances to local agencies for miscellaneous	
agency expenses	5,245.74
Salaries, \$10,180.00, and expenses, \$8,863.50, of	
special and general agents	19,043.50
Salaries, fees, and all other charges of officers,	-
directors, trustees, and home-office employees	62,050.00
Rents, including \$9,000.00 for company's occupancy	
of its own buildings	12,498.04
Advertising, \$1,093.30; printing and stationery,	•
<b>\$9,454.21</b>	10,547.51
Postage, telegrams, telephone, and express	2,763.92
Legal expenses	821.95
Furniture and fixtures	596.00
Maps, including corrections	3,464.54
Underwriters' boards and tariff associations	10,668.03
Fire department, fire patrol and salvage corps	·
assessments, fees, taxes and expenses	8,900.54
Inspections and surveys	3,949.11
Repairs and expenses (other than taxes) on real	·
estate	4,416.81
Taxes on real estate	4,074.43
State taxes on premiums	11,113.67
Insurance-department licenses and fees	7,974.31
Federal corporation tax	720.92
Capital stock tax	3,816.01
City and county licenses	2,746.85
Illinois anti-trust fee	1.00
Investment expenses	247.50
Interest on bills payable	111.11
Auditing books for department office	100.00
General agent's bond	181.25
Christmas presents	454.38
Electricity	364.92
Notary fees	8.00
Insurance on furniture and fixtures	411.42
Incidentals	552.74

		•
Deposit premiums returned	26,007.45	
Paid stockholders for interest or dividends (amount		
declared during the year)	100,000.00	
Agents' balances charged off	27.25	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	979.77	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	1,384.28	
Total disbursements	•	936,198.41
Balance		\$2,557,637.85
Datance	• • • • • • • • • • • •	<b>Ф2,001,001.00</b>
LEDGER ASSETS.		
Book value of real estate	<b>\$</b> 211, <b>497.32</b>	
Mortgage loans on real estate	180,400.00	
Loans secured by collateral (Schedule C)	34,500.00	
Book value of bonds, \$1,739,542.77, and stocks,		
\$158,584.31 (Schedule D)	1,898,127.08	
Cash in company's office	1,478.50	
Deposits in trust companies and banks on interest	85,087.06	
Agents' balances, under three months due	141,687.04	
Agents' balances, over three months due	1,418.39	
Bills receivable, taken for fire risks	2,629.96	
Deposit with Philadelphia Underwriters' Association	100.00	
Perpetual policies of insurance on company's real		
estate	712.50	
Total ledger assets, as per balance		\$2,557,637.85
, <u>,</u> <u>,</u> <u>,</u>		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Non-Ledger Assets.	Accrued.	
Interest on mortgages	\$2,207.14	
Interest on bonds	22,867.12	
Interest on collateral loans	455.45	
		05 500 51
Total interest accrued		25,529.71
Market value of real estate over book value		55,752.68
Underwriters' portion of premiums on fire insurance p	olicies cover-	1 400 40
ing company's real estate holdings	• • • • • • • • • • • • • • • • • • • •	1,462.40
Gross assets	••••••	\$2,640,382.64
DEDUCT ASSETS NOT ADMITTED		
Agents' balances, representing business written		•
prior to October 1, 1913	\$1,418.39	
Book value of bonds and stocks over market value	42,220.00	
(Schedule D)	106,894.39	
	•	100 210 70
Total	•••••	108,312.78
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$2,532,069.86

		IES.

LIABILITIES.		
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	\$78,863.00	
Gross claims for losses resisted	2,400.00	
Total	\$81,263.00	
Deduct reinsurance due or accrued	31,467.00	
Net amount of unpaid losses and claims		<b>\$</b> 49,796.ò0
Unearned premiums on fire risks		960,749.32
Reserve on perpetual policies (90%)		585,463.57
Estimated federal, state and other taxes hereafter pay		8,000.00
Total liabilities, except capital	• • • • • • • • • • •	\$1,604,008.89
Capital paid up in cash		
Surplus over all liabilities	428,060.97	
Surplus as regards policy-holders		928,060.97
Total		\$2,532,069.86

#### SPECIAL DEPOSITS.

# (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia Virginia	\$10,200.00 23,750.00	\$20,175.82 15.309.99
North Carolina	10,000.00	6,149.81

# RISKS AND PREMIUMS, 1913.

Fire.	Risks.	Premiums.
In force December 31, 1912		\$2,299.495.65 1,824,581.15
Total  Deduct those expired and marked off as terminated .		\$3,624,076.80 1,278,997.65
In force at the end of the year 1913  Deduct amount reinsured		\$2,345,079.15 502,144.61
Net amount in force December 31, 1913	\$209,663,755	\$1,842,934.54
Perpetual risks not included above		\$31,668,341.00 \$650,515.08

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year.		Gross premiums		Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned
1913 One year or less	\$36,583,491	\$400,075.91	1-2	\$200,037.95
1912 ) _	449.903	2,650.47	1-4	662.62
1913 Two years	430,736	3,228,68	3-4	2,421.51
1911 1	28,738,548	263,870,58	1-6	43.978.43
1912 } Three years	29,698,246	280,595,54	1-2	140.297.77
1913 (	33,748,308	308.572.49	5-6	257.143.74
1910 1	389.813	2.090.25	1-8	261.28
1911	259.634	1.955.48	3-8	733.31
1910   1911   1912   Four years	210.076	1.534.93	5-8	959.33
1918	288,460	1,770.05	7–8	1,548.79

<b>77</b>					
Year. Written.	Term.	Amount.	Gross premius charged.	ns Unearned.	Premiums uncarned.
1909 ]		11,255,296	84,373.		8,437.31
1910		14.424.316	97,360.	40 810	29,208.12
1911 Five	years	15,016,382 14,360,488	110,051.	72 1-2 54 7-10	55.025.86
1913		14,291,622	111,661. 119,116.	98 910	78,163.08 107,205.28
Over	five years	9,523,436	54,026.4	17 pro rata	34,664.94
	Totals	\$209,663,755 31,668,341	\$1,842,934.	54	\$960,749.82
	Perpetual risks		650,515.		585,463.57
	Grand totals	\$241,332,096	\$2,493,449.	62	\$1,546,212.89
_	GE	NERAL INTER	ROGATORIES.		
Largest greanywhere reinsuran	oss aggregate amo in the United Sta ce, whether the sa	unt insured in ates, without as me he in admis	any one has ny deduction v	rard located whatever for	
Total amou	mt of the common.			Answer	\$35,000.00
value? .	nt loaned to directon to loaned to stockh ust, direct or indirect r insurance comparty of the capital sir indirectly, by an mpany guaranteed ince?	A Proce Owner	by the direc	Answer	51,900.00
Total amou	nt loaned to directo	rs or other office	ers?	Answer	None.
What intere	nt loaned to stockn	oiders not omee	rs?	Answer	None.
any other	r insurance compai	ly?	···········	Answer	None.
Is a majori	ty of the capital st	tock of this con	pany owned o	r controlled,	₩.
Has this co	mpany guaranteed	y other corporat nolicies issued b	v any other co	mnany and	No.
now in fo	orce?			Answer	No.
		SINESS IN CONN			Fire.
Gross risks	written				\$2,622,402.00
Less \$352 panie	written	eled, and \$591,2 nnecticut	87.00 reinsura	nce in com-	948,467.00
Not ele	ke written				\$1,678,935.00
Gross premi	ums on risks writte	n	40 namiuma	for reineur	\$23,698.12
ance	ums on risks writte 80.18 return premi in companies author	orized in Connec	cticut		9,206.60
Net pro	emiums received				\$14,491.52
Losses paid Less losse	es on risks reinsure	d in companies	authorized in	Connecticut	\$14,491.52 \$14,283.89 4,416.80
Net los	ses paid				\$9,817.09 \$13,269.89
Less losse	rredes on risks reinsure	d in companies	authorized in	Connecticut	8,733.80
Net los	ses incurred				\$9,536.09
	Sch	e <b>d</b> ule C. Loans	on Collateral		
	DG:		Par value. M	arket value.	Amount loaged.
Five first me	ortgages, premises I	conard and			
Van Kirk	Sts., 35th Ward, P	niia	\$8,000.00	\$8,000.00	\$5,500.00
Ave., Phil	a. Guar. by Contine	ntal Equit-	6.000.00	6.000.00	5,000.00
Thirty-three	a. Guar. by Contine t Co	premises	0,000.00	0,000.00	0,000.00
north and	d south side of \	Vinton St.,	39,600,00	39.600.00	14,000.00
Two mortga	ges, three ground r No. 32d St., 311 0, 1722, 1730 So.	ents, prem-	00,000.00	00,000.00	24,000
ises 1623	No. 82d St., 8112	2 Columbia			
Phila	U, 1722, 173U 80,		15,000.00	15,000.00	10,000.00
		_	\$68,600.00	\$68,600,00	\$34,500.00
TOTALS	•••••		•		<b>#32,000.00</b>
_		onds and Stock			Market value
STA	TE AND MUNICIPAL	RONDS: -	100K A	alue. Rate.	\$10,200.00
Atlanta, Geo	orgia, 4½%, 1922 orgia, 4½%, 1922 orgia, 4%, 1926 orgia, 4%, 1926 orgia, 42%, 1927 orgity, N. Y., 4½%, orgia, 4%, 1936 orgia, 4%, 1940 orgia, 4%, 1940	2	\$10,20 21.50	80.00 102 52.60 105	21,000,00
Camden. N	J. 4%, 1926		20.1	80.92 100	20,000.00
Duluth, Min	n., 41/2%, 1927		15,1	40.00 102	15,300.0 <b>0</b>
New York C	ity, N. Y., 41/2%,	1957	25,4	36.45 1044	26,125.00 23,750.00
Norfolk, Va.	., 4%, 1936 414% 1040		25,0	94.88 95 18.47 100	2,000.00
MOTIOIK, V&.	., ¥73 70, 10±0 ···		2,0.		-,
	•		•		

	Book value.	Rate.	Market value.
North Carolina, 4%, 1950	10,022.52	100	10,000.00
Pittsburgh, Pa., 41/2 %. 1917	5,031.24	101	5,050.00
Pittsburgh, Pa., 4 ¼ %, 1927	20,409.04	102	20,400.00
Seattle, Wash., 4 1/2 %, 1930	30,316.80	100	30,000.00
RAILEOAD BONDS:			
American Railways 5% 1917	4 925 00	92 16	4.725.00
Atlantic Coast Line, 4%, 1952	4,925.00 19,336.16 9,262.93	9 <b>1</b> 1/3 89 1/3	4,725.00 17,900.00
Baltimore & Ohio, 4%, 1948	9,262.93	92	9,200.00
Baltimore & Ohio, 4%, 1941	82,972.60 9,288.20	85	29,750.00
Big Sandy, 4%, 1944	9,288.20	85 87 <b>%</b>	8,500.00 8,775.00 15,000.00 19,400.00
Buffalo & Susquehanna, 4%, 1951	22,413.21	50	15,000.00
Bush Terminal Co., 5%, 1955	9,041.64 22,413.21 19,362.24 9,673.70	97	19,400.00
Clave Lorein & Wheeling 41/6/ 1920	9,673.70	80 92	8,000.00 4,600.00
Central Pacific. 4%. 1954	5,065.65 18,695.66	94	18.800.00
Chicago, Mil. & St. Paul, 41/2 %, 1989	18,695.66 9,950.65 8,429.74 17,756.41	101	18,800.00 10,100.00 6,900.00
Chicago & Eastern Illinois, 4%, 1955	8,429.74	69	6,900.00
Chicago, Rock Island & Pac., 4%. 1934	19,403.60	75 90	15,000.00 18,000.00
Coal River. 4%. 1945	19,496.25	90	18.000.00
Choctaw, Okla. & Gulf, 5%, 1952	19,496.25 21,859.63	100	18,000.00 20,000.00 9,000.00 10,200.00
Colorado Southern, 4%, 1929	9,640.55	90	9,000.00
Conestors Traction Co. 4% 1950	9,640.55 10,262.00 9,297.55	102 92	9,200.00
Delaware, 41/2 %, 1932	R 189 QQ	105	8 300 00
Delaware & Hudson, 4%, 1943	19,813.58	95	19,000.00
East McKeesport St., 5%, 1929	19,813.58 20,606.22 10,000.00 9,354.93	101	19,000.00 20,200.00 10,000.00 9,275.00
Frisco Construction Co. 5% 1922	9 254 93	100 92%	9 275 00
Fort Pitt Traction Co., 5%, 1935	11.076.66	104	10.400.00
Georgia & Alabama, 5%, 1945	20.559.70	104	20,800.00 4,956.48
Ulinois Central, 4½%, 1921	4,961.92 4,959.47	99	4,956.48
Illinois Central, 41/2 %, 1922	4,957.68	99 99	4,954.41 4,952.89
Illinois Central, 4½%, 1923	4.955.37	99	4,950.41
Indianapolis St., 4%, 1933	13,641.18 20,525.00	84	12,600.00 20,800.00
Kansas City Southern 3% 1950	20,525.00	104 70	14,000.00
Lake Shore & Mich. Southern, 4%, 1931	15,430.50 18,882.06	89	17,800.00
Lehigh Valley, 41/2 %, 1923	10.052.18	102	17,800.00 10,200.00
Lehigh Valley, 4%, 1917	4,971.45 19,792.00	98 98	4,900.00
Lehigh Valley 4% 2003	29.460.00	88	19,600.00 26,400.00
Lehigh Valley Transit Co., 4%, 1935	29,460.00 22,250.00 20,320.85	88 87	26,400.00 21,750.00 19,600.00
Long Island R. R. Ferries Co., 41/2 %, 1922	20,320.85	98	19,600.00
Mt Washington St 5% 1933	25,189.68 10,610.74	104 100	26,000.00 10,000.00
Mutual Terminal Co. of Buffalo, N. Y., 4%, 1924	9,678.55 10,840.00 9,674.98 19,757.12	95	9.500.00
Newark Passenger, 5%, 1930	10,840.00	106	10,600.00 8,600.00 19,200.00
New Orleans Term, Co., 4%, 1953	9,674.98	86 96	8,600.00
Norfolk & Western, 4%, 1914	5.000.00	100	5.000.00
Norfolk & Western, 4%, 1944	19,237.79	90	18,000.00
Norfolk & Western, 4%, 1917	5,000.00 19,237.79 9,935.70 4,880.60	97 99	18,000.00 9,700.00 4,950.00
North Hudson Co., 5%, 1924	<b>25</b> ,562.50	104	26,000.00
N. Y. Cent. & Hudson River, 41/2 %, 1926	4,962.62 9,259.08	96	4.800.00
Norfolk & Western, 4%, 1996	9,259.08	94	9,400.00
Pennsylvania Co 40 1921	6,000.00	101 92	6,060.00 9,200.00 19,500.00
Pennsylvania, 31/2 %. 1915	9,079.19 19,686.58	971/2	19.500.00
Philadelphia Rapid Transit, 5%, 1957		99	9,900.00
Phila., Wilmington & Balt., 4%, 1921	50,144.24	991/4 991/4	49,750.00
Philadelphia & Reading Term. 5%, 1932	56.790.22	115	57.500.00
Phila. & West Chester Trac. Co., 4%, 1954	50,144.24 20,090.00 56,790.22 9,428.54 10,270.81	85	9,900.00 49,750.00 19,900.00 57,500.00 8,500.00
Pitts., Cin., Chicago & St. Louis, 41/2%, 1940	10,270.81	100	10,000.00
Providence Security Co. 404 1957		102 85	15,300.00 8,500.00
Pere Marquette, 4%, 1951	8,486.20 17,629.25 29,563.78	75	18 000 00
Reading Co., Jersey Cent. Coll., 4%, 1951	29,563.78	9214 9214 97	15,000.00 27,750.00 9,250.00
Reading Co., 4%, 1997	9,827,91	921/2	9,250.00
RICHMONG WASHINGTON, 4%, 1945	87,971.66 10,371.75	100	88,800.00 10,000.00
Second Ave., 5%, 1948	22,443.26	40	8,000.00 18.000.00
RAILROAD BONDS:  RAILROAD BONDS:  RAILROAD BONDS:  American Railways, 5%, 1917 Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1941 Baltimore & Ohio, 4%, 1941 Baltimore & Ohio, 4%, 1955 Big Sandy, 4%, 1944 Baltimore & Ohio, 4%, 1951 Bush Terminal Co., 5%, 1955 Chasapeake & Ohio, 4¼%, 1980 Cleve., Lorain & Wheeling, 4¼%, 1930 Cleve., Lorain & Wheeling, 4½%, 1930 Cleve., Lorain & Wheeling, 4½%, 1989 Chicago, Mil. & St., Paul, 4½%, 1989 Chicago & Eastern Illinois, 4%, 1955 Chicago, Neck Island & Pac., 4%, 1954 Chicago & West. Indiana, 4%, 1952 Coal River, 4%, 1945 Choctaw, Okia. & Guit, 5%, 1952 Con. Traction Co. of N. J., 5%, 1933 Conestoga Traction Co., 4%, 1950 Delaware, 4¼%, 1932 Delaware & Hudson, 4%, 1943 East McKeesport St., 5%, 1929 Elmira, Cortland & Northern, 5%, 1914 Frisco Construction Co., 5%, 1945 Illinois Central, 4½%, 1922 Illinois Central, 4½%, 1923 Indianapolis St., 4%, 1933 Jefferson, 5%, 1919 Kansas City Southern, 3%, 1950 Lake Shore & Mich. Southern, 4%, 1931 Lehigh Valley, 4%, 1917 Lehigh Valley, 4%, 1917 Lehigh Valley, 4%, 1917 Lehigh Valley, 4%, 1917 Lehigh Valley, 4%, 1914 Norfolk & Western, 4%, 1924 Norfolk & Western, 4%, 1934 New Orleans Term Co., 4%, 1953 New York Central, 4½%, 1944 Norfolk & Western, 4%, 1940 Norfolk & Western, 4%, 1951 Pennsylvania, 3%, 5, 1944 Norfolk & Western, 4%, 1951 Pennsylvania, 3%, 5, 1945 New Orleans Term Co., 4%, 1953 New Tork & Hudson River, 4½%, 1924 Norfolk & Western, 4%, 1930 New Orleans Term Co., 4%, 1951 Pennsylvania, 3%, 5, 194	19,556.39	90	18.000.00
St. Louis, Iron Mt. & Southern, 4%, 1983	19,406.25	80	16,000.00

	Book value.	Rate.	Market value.
Southern Pacific, 4%, 1955	9,810.85	94	9,400.00
Schuylkill Valley Trac. Co., 5%, 1945	9,655.55	100	10,000.00
Southern, 4%, 1951	8,828.90	85	8,500.00
Southern, 4%, 1951 St. Louis So. Western, 4%, 1932 Töledo & Ohio Central, 4%, 1951	16,832.50	77	15,400.00
Toledo & Unio Central, 4%, 1951	14,713.50	87	13,050.00
Wohesh Pittshum Terminal 4% 1084	13,799.99	84 11	12,600.00
Toledo, St. Louis & Western, 3½%, 1925 Wabash Pittsburg Terminal, 4%, 1954 Wilkinsburg & East Pitts. Street, 5%, 1929	24,399.00 10.660.00	100	3,520.00 10,000.00
Wilainstein & Master Little, Street, 576, 1025	10,000.00	100	10,000.00
MISCELLANEOUS BONDS: -		_	
American Gas Co., 5%, 1920	4,833.31	96	4,800.00
American Gas Co., 6%, 1914	10,000.00	100	10,000.00
American Telep. & Teleg. Co., 4%, 1929	19,562.52	86	17,200.00
Atlantia City Floatria Co. 501, 1932	5,000.00 9,420.70	100 98	5,000.00 9,800.00
Atlantic City Gas Co 5% 1960	17,037.88	90	16,200.00
Altoona Gas Co., 5%, 1932  Atlantic City Electric Co., 5%, 1938  Atlantic City Gas Co., 5%, 1960  Beech Creek Coal & Coke Co., 5%, 1944	8,998.04	ğŏ	9,000.00
Con. Gas Co. of Pittsburgh, 5%, 1948	21.948.94	70	14,000.00
Con. Gas Co. of Pittsburgh, 5%, 1948 Elmira Water, Light & R. R. Co., 5%, 1949	10,219.76	100	10,000.00
Friehofer Vienna Baking Co., 5 4-10%, 1914 Glens Falls Gas & Elec. Lt. Co., 5%, 1919 Hamilton Real Est. Co., Phila., 5 & 5 4-10%, 1927	5,000.00	100	5,000.00
Glens Falls Gas & Elec. Lt. Co., 5%, 1919	10,049.75	92	9,200.00
Hamilton Real Est. Co., Phila., 5 & 54-10%, 1927	9,100.00	100	9,100.00
Hudson River Gas & Elec. Co., 5%, 1929	20,300.00	95	19,000.00
Hutchinson Water, Lt. & Power Co., 4%, 1928	6,000.00 4,881.22	85 100	5,100.00 5,000.00
Kingston Gas & Elec. Co., 5%, 1952	9,071.44	90	9,000.00
Muncie Electric Light Co., 5%, 1932	9.758.62	9714	9.750.00
Muncie Electric Light Co., 5%, 1932  N. Y. & Westchester Lighting Co., 4%, 2004  Philadelphia Electric Co., 5%, 1948	8,368.13	9714 8314 10214	8,350.00
Philadelphia Electric Co., 5%, 1948	10,195.50	102 1/2	10,250.00
	10,061.60	101	10,100.00
Philadelphia Suburban Gas & Elect. Co., 5%, 1960 Public Service Corp. of N. J., 5%, 1959 Rockford Gas Light & Coke Co., 5%, 1950 Underwriters' Building Co., 5%, 1928 Wanamaker, John, 5%, 1923 West Chester Lighting Co., 5%, 1950 West Chester Lighting Co., 5%, 1950	9,264.00	98	9,800.00
Public Service Corp. of N. J., 5%, 1959	4,707.08	90	4,500.00
Underwriters' Puilding Co. 50, 1900	14,899.87	100 100	15,000.00
Wanamakar John 5%, 1923	10,000.00 25,000.00	100	10,000.00 25,000.00
West Chester Lighting Co. 5% 1950	15,280.11	104	15,600.00
Wm. Cramp & Sons Co., 5%, 1929	10.591.88	105	10,500.00
Wilson, George B., 41/2 %, 1916	20,000.00	100	20,000.00
RAILROAD STOCKS: -			
220 shs. Lehigh Coal and Navigation Co	10,690.10	831/4	18,370.00
200 " Metropolitan Street, N. Y	25,075.00	673	1,200.00
300 " Pennsylvania	16,366,75	55	16,500.00
45 " Phila. & Darby Passenger	2,250.00	40	1,800.00
300 " Philadelphia Traction Co	29,062.50	811/2	
BANK AND TRUST COMPANY STOCKS:			
50 shs. Continental Equitable Title and Tr. Co.	2,500.00	102	5.100.00
MISCELLANEOUS STOCKS: —	150.00	EA	150.00
3 shs. General Adjustment Bureau, N. Y 508 "Pennsylvania Salt Mfg. Co., Phila	150.00 38,829.14	50 105 1/4	150.00 53,594.00
20 " Philadelphia Bourse	1.000.00	10079	80.00
20 " Philadelphia Bourse pref	500.00	1414	290.0v
220 "United Gas Improvement Co., Phila	16,645.19	83 1/2	18,370.00
5 "Underwriters Salvage Co., N. Y	500.00	125	625.00
2 " Southern Adjustment Bureau	100.00	50	100.00
50 "Atlantic City Gas	` 0.00	8	400.00
270 " } Giant Cement Co. { pref	14,915.63	pref. 18 com. 21/	5,010.00
·			
Totals	\$1,898,127.08		\$1,791,232.69

E. W. WEST. Secretary.

# GLENS FALLS INSURANCE COMPANY,

# GLENS FALLS, N. Y.

# Commenced Business, May, 1850.

J. L. CUNNINGHAM, President.

Bonds .....

Stocks .....

J. L. CUNNINGHAM, FIESMEIL.		E. W. WE	er, Secretary.
CAPITA  Amount of capital paid up in cast  Amount of ledger assets December 31,			<b>\$</b> 5,668,179.67
IN	COME.		
Fire. Gross prems. received	Marine and Inland.		
during the year \$2,971,656.75  Deduct reinsurance,	<b>\$131,137.81</b>		
\$429,708.01 and return premiums,			
<b>\$455,923.57</b> 844,873.06	40,758.52		
Received for prems. \$2,126,783.69	\$90,379.29	<b>\$2,217,162.98</b>	
Gross interest on mortgage loans Gross interest on bonds and divi-	\$105,954.81		
dends on stocks	152,112.36		
Gross interest on deposits	11,964.61		
Gross interest on reinsurance bureau	63.39		
Gross interest on real estate contracts	183.34		
Gross rents from company's property, including \$6,000.00 for com-			
pany's occupancy of its own bldgs.	12,319.19		•
Total gross interest and rents,		282,597.70	
Unredeemed checks to profit and loss.		156.94	
Agents' balances previously charged of	ff	346.29	
Gross profit on sale or maturity of ledg	ger assets, viz.	:	

\$210.70

1,670.50

1,881.20

Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	41,745.00	
Total income		2,543,890.11
Sum of both amounts		\$8,212,069.78
DISBURSEMENTS.		
Marine and		
Gross amount paid policy-holders for losses (including \$163,559.45 occur- ring in previous		
years)		
\$222,091.33		
and for discount,		
<b>\$4</b> 25.90 228,188.12 3,053.65		
27.1		
Net amount paid policy- holders for losses, \$1,143,005.94 \$42,138.67	\$1,185,144.61	
Expenses of adjustment and settlement of losses	42,441.10	
Commissions or brokerage	469,204.82	
Allowances to local agencies for miscellaneous		
agency expenses	985.10	
Salaries, \$105,650.72, and expenses, \$50,762.70, of		
special and general agents	156,413. <b>4</b> 2	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	83,423.23	
Rents, including \$6,000.00 for company's occupancy	4 007 14	
of its own buildings	6,927.16	
Advertising, \$3,180.64; printing and stationery, \$21,898.31	25,078.95	
Postage, telegrams, telephone, and express	17,639.13	
Legal expenses	793.19	
Furniture and fixtures	1,410.89	
Maps, including corrections	12,574.61	
Underwriters' boards and tariff associations	27,967.49	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	10,346.22	
Inspections and surveys	12,397.23	

Repairs and expenses (other than taxes) on real		
estate	117.14	
Taxes on real estate	5,327.03	
State taxes on premiums	35,480.69	
Insurance-department licenses and fees	10,996.60	
Federal corporation tax	2,830.47	
Local and municipal taxes	5,893.33	
Publishing statements	286.83	
Taxes on mortgages	65.75	
Taxes on deposit of bonds	25.00	
Miscellaneous office expenses	2,243.07	
Adding and tabulating machine expense	1,431.70	
Subscription to magazines	360.66	
Accounting department expense	563.67	
Insurance	136.13	
Entertaining agents	377.63	
Shipping department	<b>431.66</b>	
Janitors' supplies	145.01	
Stenographers' supplies	73.60	
Underwriting department	325.17	
Moving expense	3,939.37	
Laundry	40.95	
Labor	18.37	
Audit	2,400.00	
Light, heat, etc	224.05	
Safety deposit box rent	130.00	
Office building maintenance account	6,630.87	
Western department rent paid	4,071.41	
Furniture and fixtures for new office building to	.,	
profit and loss	29,401.96	
Paid stockholders for interest or dividends (amount	•	
declared during the year)	185,000.00	
Agents' balances charged off	1,908.36	
Gross decrease, by adjustment, in book value of	•	
ledger assets, viz.:		
Real estate		
Bonds 146,447.50		
Stocks 58,930.00	380,904.21	
Total disbursements		2,734,527.84
Balance		<b>\$5,477,541.94</b>

LEDGER ASSETS.		
Book value of real estate	\$218,408.43	
Mortgage loans on real estate	1,894,185.00	
Loans secured by collateral (Schedule C)	60,000.00	
Book value of bonds, \$2,179,762.82, and stocks,		
\$323,150.00 (Schedule D)	2,502,912.82	
Cash in company's office	13,150.88	
Deposits in trust companies and banks on interest	427,876.56	
Agents' balances, under three months due	359,859.84	
Agents' balances, over three months due	1,148.41	
Total ledger assets, as per balance		\$5,477,541.94
NON-LEDGER ASSETS.		
Due.	Accrued.	
Interest on mortgages \$6,366.31	\$6,715.69	
Interest on bonds	28,414.92	
Interest on collateral loans	259.16	
Interest on deposits	587.50	
Rents on company's prop'y or lease	418.62	
Total interest and rents due and		
accrued	<b>\$3</b> 6,395.89	47,262.20
Gross assets		\$5,524,804.14
DEDUCT ASSETS NOT ADMITT Agents' balances, representing business written prior		
1913		1,148.41
Total admitted assets		\$5,523,655.73
LIABILITIES.		
Gross losses adjusted and unpaid	\$19,576.66	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	189,731.58	
Gross claims for losses resisted	36,253.50	
Total	\$245,561.74	
Deduct reinsurance due or accrued	37,549.38	
Net amount of unpaid losses and claims		A000 010 98
NOT OMOTHOR OF THE BARROL DIRECTION OF THE COMMISSION OF THE COMMI		#EX()%.U1Z.JO
The amount of unput to sales	\$9 353 345 4R	\$208,012. <b>36</b>
Unearned premiums on fire risks	<b>\$2,353,345.46</b> 39,880.49	\$208,012.30

Total unearned premiums.....

2,393,225.95

GLENS FALLS INSURANCE COMPANY.				367	
Solonias nemte amanas					
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				3,000.00	
Estimated federal, state and other taxes hereafter payable				33,000.00	
Reinsurance and return p	remiums due.			17,116.54	
Reserve for dividends				50,000.00	
Total liabilities, exce	pt capital	• • • • • • • • • • • • •		\$2,704,354.85	
Capital paid up in cash			\$500,000.00		
Surplus over all liabilitie					
Surplus as regards	policy-holders.	· • • • • • • • • • • • • • • • • • • •		2,819,300.88	
Total	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	•••••	<b>\$</b> 5,523,655.73	
	G-marks 1	Demograms			
(Showing deposit		DEPOSITS.  protection of	all policy-holde	rs.)	
(D10128 20}011		***************************************		Corresponding	
State, Country, 1	funicipality, Et	<b>c.</b>	of deposit.	liabilitles.	
Georgia			\$24,500.00		
Virginia	• • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	23,690.00	27,766.11 10,483.22	
Oregon			25,000.00 65,981.00	1.417.45	
Special deposits in excess of	corresponding	liabilities, \$79	,080.33.	-,	
	RISKS AND PI	EMIUMS, 1918			
	Fu			IND INLAND.	
	Risks.	Premiums.	Risks.	Premiums.	
In force December 31, 1912 Written or renewed during	\$498,272,072	\$4,993,985.36	\$3,063,594	\$74,490.55	
the year	808,501,898	2,971,656.75	6,154,297	131,187.81	
Totals	\$796,778,965	\$7,965,642.11	\$9,217,891	\$205,628.86	
marked off as terminated	263,527,591	2,768,784.50	4,785,921	116,636.69	
In force at the end of					
In force at the end of the year 1918 Deduct amount reinsured .	\$588,246,874	\$5,196,857.61 642,855.38	\$4,481,970 829,587	\$88,991.67 9,230.69	
<del></del>	62,859,931	042,600.56	028,001	8,230.08	
Net amount in force December 31, 1913.	<b>\$470,386,443</b>	\$4,554,002.28	\$3,652,383	\$79,760.98	
	ULATION OF FIRE	RISKS AND	Primiums.		
Year. Written. Term.	Amount.	Gross prem	rums iums l. Unearned.	Premiums uncarned.	
1919 One year or less	\$93,187,82	9 \$1.023.54	13.38 1-2	\$511.771.69	
1912)_	2,408,11 3,941,19	9 \$1,023,54 4 25,88	13.38 1-2 86.55 1-4	6.346.64	
	3,941,19	0 33,32	25. <b>4</b> 2	24,994.06	
1911   1912   Three years	84,960,16 93 417 18	7 759,69 9 821 82	72.87 12	126,615.66 410,986.19	
1918	93,417,18 109,500,25	9 821,8° 6 919,78	37.90 5-6 18.19 1-8 23.67 8-8 33.66 5-8	766.489.91	
1910)	961,36 985,98	9 8,61	18.19 1 <u>–8</u> 23.67 8 <u>–8</u>	1,077.27 3,758.87	
1911   Four years	985,98 1,153,47	8 10,07	23.67 8-8 8 <b>3</b> .66 <b>5-8</b>	3,758.87 6,852.29	
1918	1 252 67	9 1986	39.13 7–8	11,277.98	
19091	13,754,17	5 166,46	85.89 110	16 646.59	
1910 1911 Five years	14,454,48	5 173,51	19.18 3-10	52,055.75	
1911 } Five years 1912	13,754,17 14,454,48 15,705,60 15,967,71	5 173,51 1 189,27 0 190,20	78.56 1-2 04.06 7-10	52,055.75 94,636.78 133,142.84	
1918	18,288,70	4 404.40	88.86 <b>9–1</b> 0	184,017.47	
Over five years	852,57	1 3,97	11.43 pro rata	184,017.47 2,725.47	
Totals	\$470,886,44	8 \$4,554,00	02.23	\$2,853,845.46	
GENERAL INTERROGATORIES					
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for					
reinsurance, whether the same be in admitted or non-admitted companies?					
Parties :	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Answer	<b>\$100,000.00</b>	

Total amount of the company's stock owned by the directors at par value	116,900.00 3,000.00 65,500.00 None. No.
Business in Connecticut, 1913.	Fire.
	\$4,495,934.00
Gross risks written Less \$472,977.00 risks canceled, and \$469,790.00 reinsurance in companies authorized in Connecticut	942,767.00
Net risks written	\$3,553,167.00
Gross premiums on risks written	\$35,003.21 5,922.66
Net premiums received	\$29,080.55
These poid	\$10,321.41
Losses paid	1,144.51
Net losses paid	\$9,176.90
Less losses on risks reinsured in companies authorized in Connecticut	\$10,605.65 1,144.51
Net losses incurred	\$9,461.14
·	Marine and Inland.
Gross risks written	967 925 00
Less \$11,150.00 risks canceled, and \$6,965.00 reinsurance in companies authorized in Connecticut	18,115.00
Net risks written	\$49,210.00
Gross premiums on risks written	260.61
Net premiums received	\$1,242.22
Losses paid	\$0.00
Less losses on risks reinsured in companies authorized in Connecticut	0.00
Net losses paid	\$0.00
Less losses on risks reinsured in companies authorized in Connecticut	\$0.00
Net losses incurred	\$0.00
Schedule C. Loans on Collateral.	
Par value. Market value.	
Finch, Pruyn & Co., Bonds, 6%, 1936 \$60,000.00 \$60,000.00	\$60,000.00
Cabadula D. Davida and Charles around by the Commence	
Schedule D. Bonds and Stocks owned by the Company.	Market malue
STATE AND MUNICIPAL BONDS: — Book value. Rate.	
Fort William, Ont., 5%, 1933	\$9,550.00 24,500.00
New York City, 3½%, 1952	85,000.00
New York City, 34%, 1952	72,800.09
Pendleton, Oregon, 5%, 1929	50,000.00
Regina, Sask., 5%, 1933	% 19,075.00 10,670.00
Richmond, Va., 4%, 1945	13,020.00
St. Catharines, Ont., 41/2 %, 1933	36 18,272.00
Fort William, Ont. 5%, 1933 \$9,550.00 95; Georgia State, 3½%, 1919 24,500.00 98 New York City, 3½%, 1952 85,000.00 104 Pendleton, Oregon, 5%, 1929 50,000.00 104 Regina, Sask, 5%, 1933 19,075.00 96; Richmond, Va., 4%, 1923 10,670.00 97 Richmond, Va., 4%, 1945 13,020.00 93 St. Catharines, Ont., 4½%, 1933 18,272.00 91. Victoria, Ont., 4½%, 1923 19,084.00 95.	
RAILEOAD BONDS:	
	94 980 00
Chicago, 5%, 1927       24,250.00       97         Danville, Urbana & Champaign, 5%, 1923       97,000.00       97	24,250.00 97,000.00

		Book val	ue.	Rate.	Market value.
Illinois Central Traction Co. 5%	1922	. 54,150	00	95	54,150.00
Illinois Central Traction Co., 5%, Northern Pacific-Great Northern, 4	<b>26</b> 1921	28,750	.00	95	28,750.00
Southern Pacific 4%, 1955	,,, ,,,	13.500		90	18.500.00
Southern Pacific, 4%, 1955 Southern Pacific, 4%, 1929		2,580		86	2,580.00
Southwestern Interurban, 6%, 1940		. 19,000		95	19,000.00
Union Traction Co., Independence, E	Can., 5%, 193	7 18,750	.00	75	18,750.00
Union Traction Co., Independence, H. West Shore, 4%, 2361	, .,,,,,,,,	45.500		91	45,400.00
Western Pacific, 5%, 1985	• • • • • • • • • • • • • • • • • • • •	75,000		76	75,000.00
MISCELLANEOUS BONDS:					
Finch, Pruyn & Co., 6%, 1936 Gould Paper Co., 6%, 1914-1917 .		. 200,000	.00	100	200,000.00
Gould Paper Co., 6%, 1914-1917 .		. 168,000		100	168,000.00
Hadenn River Puln and Paner Co	RGL 1919	388 AAA		105	836,000.00
laternational Paper Co., New York, J. & J. Rogers Co., 6%, 1914, 19 J. & J. Rogers Co., 6%, 1914, 19 Newton Falls Paper Co., 6%, 1914,	6%, 1918	. 214,200	.00	102	214,200.00
J. & J. Rogers Co., 6%, 1914, 19	18	. 106,575	.00	1011	106,575.00
J. & J. Rogers Co., 6%, 1914, 19	17	. 56,000	.00	102	57,120.00
Newton Falls Paper Co., 6%, 1914,	, <b>1925</b>	. 164,000	.00	100	164,000.00
Reno Power, Light & Water Co., 6	%, 1944	. 94,000	.00	94	94,000.00
Reno Power, Light & Water Co., 6 Secremento Valley Irrigation Co.,	6%, 1919,192	0 20,000	.00	20	20,000.00
Seattle Improvement, 7%, 1914, 19 State of Washington Tide Land Cer	20	. 69,600		100	69,600.00
State of Washington Tide Land Cer	tificates, 8%.	. 39,816	.82	100	89,816.82
Twin Falls No. Side Land & Wtr. Co	., 6%, 1916-1	7 15,000	.00	80	15,000.00
RAILEOAD STOCKS: -	•				
600 shs. Chicago Great Western,	pref	. 16,800	00	28	16.800.00
100 " Chicago & Northwestern	<b>,</b>	12,900		129	12,900.00
100 " Christopher & Tenth St				120	12,000.00
100 " Great Northern				127	12,700.00
115 " Illinois Central				108	12,420.00
400 " Manhattan Railway Co	•••••	52,400		181	52,400.00
100 " New York Central & H. I	D	9.800		93	9.300.00
100 " Northern Pacific		10.900		109	10.900.00
67 " Twenty-third Street		16.080		240	16.080.00
BANK STOCKS:					20,000.00
200 shs. First National, Glens Fall		. 50.000	. ^^	500	F0 000 00
50 " Mount Kisco National, M	t Kiess	13,750		275	50,000.00
100 " National of Glens Falls,	N V	40,000		400	13,750.00 40,000.00
Translation Of Group Paris, 1		. 40,000	.00	±00	40,000.00
MISCELLANEOUS STOCKS					
500 shs. American Water Works &	Guarantee Co	·,			40.000
pref., Pittsburgh, Pa		. 12,500		25	12,500.00
OV DEFINALL DIOS. & SUING	et	44,500		89	44,500.00
3 General Volume Dalett	····	. 400		100	400.00
	pany	. 200		100	200.00
5 " Underwriters Salvage Com 100 " Western Union Telegraph	Composit	. 500		100	500.00
Total American Chical LeteRight	сощраму	. 5,800	.00	58	5,800.00
Totals	• • • • • • • • • • • • •	. \$2,502,912	.82		\$2,502,912.82
Schedu	ile X. Unitet	d Assets.			
from a	dropped tatement.	Par value.		tual ost.	Market value Dec. 81, 19
Second Ave. Railway Co., . Dec	., 1912	5,000.00	\$8.50	00.00	
		0,000.00		00.00	• • • • • •
Totals	\$1	5.000.00	\$14.20	00.00	

## THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY,

### NEW YORK, N. Y.

# Commenced Business, February, 1899.

E. C. JAMESON, President.	·	W. H. PAULIS	on, Secretary.
CAPITA  Amount of capital paid up in cas  Amount of ledger assets December 31,	AL STOCK. h 1912	\$400,000.00 	\$7,381,202.73
IN	COME.		
	Fire.		
Gross prem. received during the year	<b>\$</b> 6,559,6 <b>6</b> 8.23		
Deduct reinsurance,			
\$1,049,910.97			
and return premiums,			
\$1,057,659.58	2,107,570.55		
<u>.</u>		<b>A</b> 450 007 89	
Received for premiums		\$4,452,097.68	
Gross interest on mortgage loans	\$5,007.63		
Gross interest on bonds and divi-	010 048 19		
dends on stocks	312,946.13		
Gross interest on deposits	1,171.23		
Gross interest from miscellaneous	10.60		
sources	12.60		
Gross rents from company's prop'y	5,666.30		
		324,803.89	
Total gross interest and rents	······································	3,037.50	
Mercantile National Bank, in liquidate		235,000.00	
Borrowed money	ne essets vis	•	
Gross profit on sale or maturity of ledg	CE MOOCOO, VID.	6,097.52	
Stocks		-,	
Total income			5,021,036.50
Sum of both amounts			\$12,352,329.39

DISBURSEMENTS.		
Gross amount paid policy-holders		
for losses (including \$498,954.49		
occurring in previous years) \$3,390,401.93		
Deduct amount received for salvage,		
\$43,400.26		
for reinsur'ce in other companies,		
\$832,440.3 <b>4</b>		
and for discount,		
\$5,642.55		
Net amount paid policy-holders for losses	\$2,508,918.78	
Expenses of adjustment and settlement of losses	38,609.86	
Commissions or brokerage	867,835.63	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	138,241.23	
Rents	10,625.07	
Advertising, \$2,519.57; printing and stationery,	•	
\$9,562.04	12,081.61	
Postage, telegrams, telephone, and express	6,929.65	
Legal expenses	13,360.87	
Furniture and fixtures	2,273.31	
Maps, including corrections	6,572.39	
Underwriters' boards and tariff associations	23,940.59	
Fire department, fire patrol and salvage corps	20,010.00	
assessments, fees, taxes and expenses	15,559.42	
Inspections and surveys	10,237.29	
Repairs and expenses (other than taxes) on real	10,201.28	
estate	682.44	
Taxes on real estate		
	1,143.10	
State taxes on premiums	54,486.87	
Insurance-department licenses and fees	4,933.22	
Federal corporation tax	6,584.98	
Franchise tax	7,725.05	
Interest on borrowed money	29,620.53	
Exchange on agents' drafts	2,271.16	
Subscriptions to papers and mercantile agencies	1,698.02	
Paid stockholders for interest or dividends (amount		
declared during the year)	160,000.00	
Gross loss on sale or maturity of ledger assets, viz.:		•
Bonds \$4,881.25		
Stocks 6,368.07	11,249.32	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	337.50	
Total disbursements		3,905,917.89
Balance		\$8,446,411.43

LEDGER ASSETS.		
Book value of real estate	<b>\$</b> 72,945.00	
Mortgage loans on real estate	113,700.00	
\$4,272,504.90 (Schedule D)	6,932,408.28	
Cash in company's office	856.05	
terest	158,389.76	
Deposits in trust companies and banks on interest	183,770.47	
Agents' balances, under three months due	957,767.87	
Agents' balances, over three months due	26,574.00	
Total ledger assets, as per balance	••••••	\$8,446,411.43
Non-ledger assets.		
<b>-</b>	Accrued.	
Interest on mortgages	\$1,413.68	
Interest on bonds	36,232.79	
Total interest accrued	• • • • • • • • • • • • • • • • • • • •	37,646.47
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$8,484,057.90
DEDUCE ASSETS NOT ADMITTE	m	
DEDUCT ASSETS NOT ADMITT	ED,	
Agents' balances, representing business written prior to October 1, 1913	<b>\$26,574.00</b>	
Agents' balances, representing business written		
Agents' balances, representing business written prior to October 1, 1913	<b>\$26,574.00 437,207.28</b>	463,781.28
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28	-
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28	-
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28	-
Agents' balances, representing business written prior to October 1, 1913	<b>\$26,574.00 437,207.28</b>	-
Agents' balances, representing business written prior to October 1, 1913	<b>\$26,574.00 437,207.28</b>	-
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28 	-
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28 	
Agents' balances, representing business written prior to October 1, 1913	\$26,574.00 437,207.28 	-

Unearned premiums on fir Salaries, rents, expenses, I Estimated federal, state a Contingent commissions of Due and to become due for	oills, accounts, fe nd other taxes h other charges d	es, etc., due ereafter paya ue or accrue	or accrued able	3,150,800.96 2,500.00 27,500.00 59,541.00 570,000.00
Total liabilities, excep Capital paid up in cash . Surplus over all liabilities		• • • • • • •	\$400,000.00 3,215,126.66	\$4,405,149.96
Surplus as regards po	licy-holders			3,615,126.66
Total	• • • • • • • • • • • • • • • • • • • •			\$8,020,276.62
	SPECIAL DE	DO STANS		
(Showing denosit	s not held for pro		nolicy-holder	ra.)
(Daswing deposit	- NOV 2014 101 p1			Corresponding
State, Country, M	-		of deposit.	liabilities.
Georgia Virginia	• • • • • • • • • • • • • • • •		\$10,300.00 20,800.00	\$28,016.74 32,044.05
	RISKS AND PREM	•		
	Fire.		Risks.	Premiums.
In force December 31, 1912 Written or renewed during th	o year		\$524,718,829 658,599,111	\$6,095,895.73 6,559,668.23
Excess of original premium reinsurance	s over amount r	eceived for		637,875.65
Totals	arked off as term	inated	1,183,317,940 571,964,050	\$13,292,939.61 6,236,391.27
In force at the end of the Deduct amount reinsured	9 <b>year 1913</b>		\$611,853,890 55,213,354	\$7,056,548.34 709,802.74
Net amount in force De	cember 31, 1918		\$556,140,536	\$6,346,745.60
RECAPITO	LATION OF FIRE F	ISKS AND PR	emiums.	
Year.	A A	Gross premiu	ms	Premiums
Written. Term. 1913 One year or less	Amount. \$854,421,724	charged. \$3,885,157.	Unearned.	
1912   1913   Two years	3,432,046	32,896.	15 1-4	\$1,942,578.89 8,224.03 7,605.40
1913 ( 1 WO Years 1911 1	1,085,741 55,185,649	10,140. 667.437	53 8-4 43 1-6	7,605.40 111 239 57
1911 1912 Three years	49,718,570	667,437, 625,773.	.43 1-6 .90 1-2	111,239.57 312,886.94
1913 )	49,718,570 48,645,209 10,000	604,272. 56.	.48 D6	503,560.40 7.12
1910 1911 1912 Four years	9.850	54.		20.57
1912 J 1909 1	7,500 8 942 419	61. 81 613	54 5-8 42 1-10	38.46 8,161.34
1910	6,942,419 11,437,305 12,402,839 6,248,707	81,613. 116,798.	65 3-10 46 1-2	85,039.59 65,821.23
1911 Five years 1912	12,402,839	131,642. 76,520.	46 1-2	65,821.23 53,564.09
1913 [	0,213,113	111,609.	.69 <b>9–</b> 10	100,448.72
Over five years	319,204	2,709.	65 pro rata	1,604.61
Totals	\$556,140,536	\$6,346,745.	.60	\$3,150,800.96
G	ENERAL INTERI	ROGATORIES		
Largest gross aggregate an anywhere in the United in reinsurance, whether the	nount insured in States, without an	any one ha	sard located whatever for	
reinsurance, whether the	same be in admit	ted or non-ad	imitted com-	\$100,000.00
panies? Total amount of the compa	ny's stock owned	by the dire	ctors at par	· · ·
Total amount loaned to direct Total amount loaned to stoce	tors or other office		Answer	\$19,100.00 None. None.

	What interest, direct or indirect, has this company in the any other insurance company?	ned or contr	n <i>swer</i> olled, uswer	None. No. No.
	Business in Connecticut,	1913.		Fire.
	Gross risks written			\$2,205,689,00
	Gross risks written	nsurance in	com-	749,759.00
	Net risks written			
				\$30,944.87
	Gross premiums on risks written Less \$4,906.37 return premiums, and \$2,839.88 prem ance in companies authorized in Connecticut	iums for re	nsur-	7,746.75
	Net premiums received		-	\$23,198.12
٠	Less losses on risks reinsured in companies authoris	ed in Conne	cticut	31.74
			-	\$11,132.24
	Net losses paid		• • • • •	\$11,132.24
	Losses incurred		• • • • • • • • • • • • • • • • • • • •	\$6,520.61
	Less losses on risks reinsured in companies authoris	ed in Conne	cticut	31.74
	Losses incurred Less losses on risks reinsured in companies authoris Net losses incurred			\$6,488.87
		_		• •
		-		
	Schedule D. Bonds and Stocks owned			
		Book value.		
	Imperial Japanese, 41/2%, 1925	\$40,107.95	88	\$39,600.00
	STATE, COUNTY, AND MUNICIPAL BONDS: -			
	Georgia State, 5%, 1917-23	10,700,00	103	10,300.00
	New York City, 3%, 1917	148,875.00	96	144,000.00
	New York City, 31/2 %, 1954	271,705.88	85	178,500.00
	New York City, 31/2 %, 1937	41,375.00 194 479 75	104	44,000.00 125,840.00
	Georgia State, 5%, 1917-23  New York City, 3%, 7917  New York City, 3½, 6, 1954  New York City, 3½, 7, 1957  New York City, 4½, 9, 1963  Norfolk, Va., 5%, 1922	22,658.33	104	20,800.00
	RAILROAD BONDS: —			
	Atchison, Topeka & Santa Fè, 4%, 1955	2,178.83	94	1,880.00
	Brinson Railway Co. 5% 1935	19 000.00	96	19.200.00
	Broadway & Seventh Avenue, 5%, 1943	88,997.50	101	88,880.00
	Par Val. New B'ds Buff. & Sus., 25% Pd., 4%, 1951	2,500.00	100	2,500.00
	Raltimore & Ohio 414 % 1932	35,325.00 44 937 50	88 91	45 500.00
	Chicago Railway Co., 5%, 1927	9,700.00	9614	9,650.00
	Chicago, Milwaukee & St. Paul, 41/4 %, 1932	50,197.93	101	50,500.00
	Chicago, Memphis & Gulf, 5%, 1940	46,750.00	95 971/	47,500.00
	Denver & Rio Grande, 7%, 1932	33.736.54	70	28.000.00
	Denver & Rio Grande, 5%, 1928	49,691.25	91	48,685.00
	Denver & Rio Grande, 5%, 1955	6,236.25	68	6,120.00
	Erie 4%, 1996	160.240.00	84	157 080.00
	Kansas City, Ft. Scott & Memphis, 4%, 1936	33,383.75	72	31,680.00
	Missouri, Kansas & Texas, 4%, 2001	16,662.50	78	15,600.00
	New York, 5%, 1942	16,291.00 5 366 00	61 75	10,980.00
	Southern Pacific, 4%, 1929	27.488.75	90	4,500.00 27,000.00
	Southern Railway, 4%, 1956	38,612.50	74	87,000.00
	RAILROAD BONDS:—  Atchison, Topeka & Santa Fè, 4%, 1955 Albany & Susquehanna, 3½%, 1946 Brinson Railway Co., 5%, 1935 Broadway & Seventh Avenue, 5%, 1943 Par Val. New B'ds Buff. & Sus., 25% Pd., 4%, 1951 Brooklyn Rapid Transit, 4%, 2002 Baltimore & Ohio, 4½%, 1933 Chicago Railway Co., 5%, 1927 Chicago, Milwaukee & St. Paul, 4½%, 1932 Chicago, Memphis & Gulf, 5%, 1940 Delaware & Hudson, 4%, 1916 Denver & Rio Grande, 7%, 1932 Denver & Rio Grande, 5%, 1928 Denver & Rio Grande, 5%, 1928 Denver & Rio Grande, 5%, 1955 Eric, 4%, 1996 Erie, 4%, 1996 Kansas City, Ft. Scott & Memphis, 4%, 1936 Missouri, Kansas & Texas, 4%, 2001 New York, 5%, 1942 New York, 4%, 1942 Southern Pacific, 4%, 1929 Southern Railway, 4%, 1956 St. Louis & San Francisco, 5%, 1927 St. Louis & San Francisco, 5%, 1927 St. Louis & San Francisco, 5%, 1927 St. Louis & San Francisco, 4%, 1951 Third Avenue, 4%, 1960 United Railways Investment Co., 5%, 1926 Wabsh, 5%, 1939 Western Pacific, 5%, 1939	81,148.75	76 K9	76,000.00
	St. Louis & San Francisco. 4%. 1951	19.002.50	7114	5,300.00 20,735.00 16,200.00
	Third Avenue, 4%, 1960	16,662.50	81 "	16,200.00
	Third Avenue, 5%, 1960	36,950.00	7614	38,250.00
	Wahash, 5%, 1939	47.781.25	96	15,600.00 48,000.00
	Western Pacific, 5%, 1938	81,018.75	76	26,600.00
	Wabash, 5%, 1939 Western Pacific, 5%, 1938 Western Maryland, 4%, 1952 Western N. Y. & Penn. Traction Co., 5%, 1957	16,888.75 47,781.25 81,018.75 86,623.75 17,000.00	96 76 76 95	76,000.00
	western N. Y. & Penn. Traction Co., 5%, 1957	17,000.00	90	19,000.00
	MISCELLANEOUS BONDS:			
		20,080.00	104	20,800.00
	American Smelters Securities Co., 6%, 1926 Bethlehem Steel Company, 5%, 1926	88,325.00	94	87,600.00

•	Book value.	Rate.	Market value.
Bethlehem Steel Company, 5%, 1942 Cambria Fuel Company, 6%, 1925 California Gas & Electric Co., 5%, 1937 Consolidation Coal Co., 5%, 1950 Graat Falls Power Co., 5%, 1940 Indiana Natural Gas & Oil Co., 5%, 1936 Indiana Steel Co., 5%, 1952 New York & Westchester Lighting Co., 5%, 1954. New York & Westchester Lighting Co., 4%, 2004. New York Air Brake Co., 6%, 1928 New York Gas, Electric Light, Heat & Power Co., 4%, 1949		82	53 800 <b>0</b> 0
Cambria Fuel Company, 6%, 1925	56,768.75 10,000.00 47,625.00	97	9,700.00
California Gas & Electric Co., 5%, 1937	47,625.00	93	46,500.00
Consolidation Coal Co., 5%, 1950	57,600.00	90 96	54,000.00
Indiana Natural Gas & Oil Co., 5%, 1936	47,500.00 35,312.50	86	48,000.00 34,400.00
Indiana Steel Co., 5%, 1952	35,312.50 60,700.00 51,250.00	100	60,000.00
New York & Westchester Lighting Co., 5%, 1954	51,250.00	99	49,500.00
New York & Westchester Lighting Co., 4%, 2004.	13,600.00 <b>39,328.42</b>	79	13,430.00
New York Gas. Electric Light. Heat & Power Co.	39,328.42	97	39,091.00
4%, 1949	50,946.25	83	48,970.00
Olean Electric Light & Power Co., 5%, 1951	20.625.00	94	23,500.00
Pacific Telephone & Telegraph Co., 5%, 1937	68,640.63 22,906.25	96 90	23,500.00 67,200.00 22,500.00
Philadelphia Company, 5%, 1919	46,000.00	104	52,000.00
Southern Bell Telephone & Telegraph Co., 5%, 1941	96.812.50	98	98,000.00
Standard Gas & Electric Co., 6%, 1926	25,000.00 45,308.75	95	23,750.00
New York Gas, Electric Light, Heat & Power Co., 4%, 1949  Olean Electric Light & Power Co., 5%, 1951  Pacific Telephone & Telegraph Co., 5%, 1937  Pacific Gas & Electric Co., 5%, 1942  Philadelphia Company, 5%, 1919  Southern Bell Telephone & Telegraph Co., 5%, 1941  Standard Gas & Electric Co., 6%, 1926  The Texas Company, 6%, 1919	45,308.75	100	45,000.00
Distroin Greens			
100 shs. Atchison, Topeka & Santa Fè, com 1600 "Baltimore & Ohio, com	9,356.25	94	9,400.∪€
1600 " Baltimore & Ohio. com	181,163.18	9214	148,000.00
100 " Brinson Railway Co., pref	10.000.00	105	10,500.00
2000 "Buffalo & Susquehanna, pref	49,075.00 23,125.00	8	8,000.00 23,250.00
200 " Chicago & Northwestern com	23,125.00 138,090.62	93 129 1/2	23,250.00 116,550.00
1600 " Central of New Jersey	840,262.50	315	504,000.00
1400 " Chicago, Milwaukee & St. Paul, com	180.004.65	100	140.000.00
615 "Chicago, Milwaukee & St. Paul, pref	61,500.00 24,312.50 259,537.50	140	86,100.00 8,100.00 214,200.00
1400 " Delaware & Hudson Co	24,312.50	27 153	8,100.00
700 " Erie, 1st pref	48,168.08	44	30,800.00
1100 " Great Northern, pref	140.312.40	127	139.700.00
200 " Great Northern, pref. 80% paid	18,362.50 135,487.50	129	21.800.00
1900 "Kansas City, Ft. Scott & Memphis, pref. 1200 "Louisville & Nashville, pref	135,487.50 164,937.50	65 133 1/2	123 500 00
9 " Louisville Property Co	70.50		
500 " Manhattan Ry. Co	75.975.00	131 1/2	65,750.00
1300 " Northern Pacific, com	145,397.68 148,858.52	110	143,000.00
1500 " Southern Pacific Co., com	148,858.52 4,501.88	90 1/2 95	135,750.00
1400 " Delaware & Hudson Co.  700 " Erie, ist pref	•	80	4,655.00
ment \$25.00 paid	8,775.00	94	8,248.00
250 " St. Louis & San Francisco	26,781.25	881/3 1571/3	22,125.00
500 " Union Pacific, com	26,781.25 69,826.42 73,396.45	157 1/2 85	78,750.00
600 "United Rys. Investment Co., pref	89.951.63	40	68,000.00 24,000.00
500 " Western Maryland, pref	89,951.63 85,783.75	6Ŏ.	30,000.00
BANK AND TRUST COMPANY STOCKS:			
408 shs. Chatham & Phenix National	15,846.01	180	18,360.00
68 " Irving National	11,914.00	180	12,240.00
535 " Lawyers Title Insurance & Trust Co	114,178.00	152	81,320.00
Miscellanbous Stocks:			
1200 shs. American Smelting & Refining Co., pref.	129,762.50	99	118,800.00
900 " Amalgamated Copper Co	84,682.88	73	65.700.00
600 " Brooklyn Union Gas Co.	84,372.50 00,000.00	1251/4	65,700.00 75,300.00 2,000.00
20 Cambria Fuel Co., prei	00,000.00	100	2,000.00
100 " City Investing Co	466,535.33 10,081.25	131 83	419,200.00 8,300.00
9 " General Adjustment Bureau	450.00	100	450.00
1000 " Golden Hill Building Co	100,000.00 81,589.33	100	100.000.00
1000 " North American Co	81,589.33	69	69,000.00 102,816.00
1512 " New York Air Brake Co	180,527.34 134,242.50	68 121	169,400.00
140 " Peo. G. Lt. & C. Co. of Chi., Ill., 25% paid	3,500.00	121	6,440.00
1125 " Pacific Tel. & Tel. Co., pref	111,247.50 49,950.00	89	100,125.00
1000 " Pacific Tel. & Tel. Co., com	49,950.00	28 90	28,000.00 2,250.00
\$2700 United Rvs. Invest. Co. of San	2,500.00	90	2,200.00
Francisco, Div. Script	0.00	88	2,241.00
2200 "United States Steel Corporation, pref	233,612.50	106	233,200.00
700 " United States Steel Corporation, com 10 " Underwriters Salvage Co	233,612.50 43,500.00 1,000.00	59 100	233,200.00 41,300.00 1,000.00
2200	1,000.00	100	1,000.00
Totals	\$6,932,408.28		\$6,495,201.00

# GRANITE STATE FIRE INSURANCE COMPANY,

### PORTSMOUTH, N. H.

Commenced Business, November, 1885.

CALVIN PAGE, President.	AL	FRED F. HOWA	ed, Secretary.
A DIM	T OFFICE		
<del></del>	L STOCK.		
Amount of capital paid up in cas Amount of ledger assets December 31,			\$1,204,904.91
IN	COME.		
0	Fire.		
Gross premiums received during the	<b>\$</b> 940,109.08		
Deduct reinsurance, \$214,036.51			
and return premiums,			
	322,359.50		
•			
Received for premiums		\$617,749.58	
Gross interest on mortgage loans	\$505.00		
Gross interest on bonds and divi-			
dends on stocks	38,470.59		
Gross interest on deposits	752.64		
Gross rents from company's prop-			
erty, including \$2,200.00 for com- pany's occupancy of its own bldgs.	4,925.00		
pany a occupancy of its own bidgs.	4,820.00		
Total gross interest and rents		44,653.23	
Agents' balances previously charged of		122.22	
Gross profit on sale or maturity of ledg			
Stocks		385.00	
Gross increase, by adjustment, in bo	ok value of		
ledger assets, viz.:			
Bonds	• • • • • • • • • • • • • • • • • • • •	8,046.00	
Total income			665,956.03
LUGI IRCUIR	• • • • • • • • • • • • • • • • • • • •		
			<b>A1 A2 A A A A</b>

Fire.	
Gross amount paid policy-holders for	
losses (including \$50,593.60 occur-	
ring in previous years) \$453,644.14	
Deduct amount received for salvage,	
\$2,646.06	
for reinsurance in other companies,	
\$106,815.93	
and for discount,	
•	
<b>\$</b> 497.17 109,959.16	
Not amount well reliabeldes for losse	4049 004 00
Net amount paid policyholders for losses	<b>\$343,684.98</b>
Expenses of adjustment and settlement of losses	7,504.76
Commissions or brokerage	125,200.99
Allowances to local agencies for miscellaneous	
agency expenses	3,334.56
Salaries of special and general agents	11,474.49
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	25,745.64
Rents, including \$2,200.00 for company's occupancy	
of its own buildings	2,614.99
Advertising, \$2,563.62; printing and stationery,	•
\$3,878.61	6,442.23
Postage, telegrams, telephone, and express	3,964.97
Legal expenses	556.89
Furniture and fixtures	214.31
Maps, including corrections	1,612.25
Underwriters' boards and tariff associations	7,346.84
Fire department, fire patrol and salvage corps as-	1,020.02
sessments, fees, taxes and expenses	2,563.12
Inspections and surveys	•
	7,463.84
Repairs and expenses (other than taxes) on real	405.00
estate	685.88
Taxes on real estate	1,001.09
State taxes on premiums	9,422.17
Insurance-department licenses and fees	3,435.06
Federal corporation tax	406.34
Tax on capital	2,000.00
City licenses	1,300.72
State licenses	634.00
Fuel	663.35
Hotel and livery	216.39
Insurance and fidelity bonds	888.41
Janitors' supplies	115.11
Laundry	32.00
Lights	197.27
Periodicals	537.56
Water and ice	65.50

Paid stockholders for interest or dividends (amount		
declared during the year)	20,000.00	
Agents' balances charged off	9.43	
Gross loss on sale or maturity of ledger assets, viz.:	0.10	
Bonds	249.40	
Gross decrease, by adjustment, in book value of	210.10	
ledger assets, viz.:		
Bonds	1 470 00	
Stocks	1,672.80	
Total disbursements		593,257.34
Balance		\$1,277,603.60
,		<b>4-,</b> ,
LEDGER ASSETS.		
Book value of real estate	<b>\$46,954.</b> 28	
•		
Mortgage loans on real estate	10,100.00	
	1 027 107 10	
097.10 (Schedule D)	1,037,197.10	
Cash in company's office	2,256.61	
Deposits in trust companies and banks on interest	74,907.91	
Agents' balances, under three months due	105,569.58	
Agents' balances, over three months due	618.12	
Total ledger assets, as per balance		\$1,277,603.60
•	•	
non-ledger assets.		
	Accrued.	
Interest on mortgages	\$143.00	
Interest on bonds	11,691.08	
Rents on company's property or lease	<b>547.5</b> 0	
Total interest and rents accrued		12,381.58
Gross assets	•••••	\$1,289,985.18
DEDUCT ASSETS NOT ADMITT	ED.	
'Agents' balances, representing business written		
prior to October 1, 1913	\$618.12	
Book value of real estate over market value	1,954.28	
Book value of bonds and stocks over market value	,	
(Schedule D)	88,587.10	
Total		91,159.50
		<b>A1 100 007 65</b>
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	<b>₽1'182'272'08</b>

	LIABILITI	ES.			
Gross losses adjusted and un Gross claims for losses rep plus reserve for losses incu	orted and unadj	justed,	\$13,88	8.24	
31st not reported			45,06	9 00	
Gross claims for losses resis			•		
Gross claims for losses resis	tea		4,28	3.00 ——	
Total			\$63,23	3.33	
Deduct reinsurance due or a	ccrued		14,28		
Net amount of unpaid lo	sses and claims.			<del></del>	\$48,944.77
Unearned premiums on fire					594,020.23
Salaries, rents, expenses, bills					2,002,19
Estimated federal, state and					9,000.00
Reinsurance and return pren					7,469.52
-					<u>-</u>
Total liabilities, except					<b>\$</b> 661,436.71
Capital paid up in cash			\$200,00	0.00	
Surplus over all liabilities.		• • • • • •	337,38	8.97	
Surplus as regards polic	cy-holders				537,388.97
Total					\$1,198,825.68
20001		• • • • • • • •	•••••		<b>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</b>
	SPECIAL DEPOS	SITS.			•
(Showing deposits					
State, Country, Mun	icinality Etc		Market v	alue	Corresponding liabilities.
Virginia			_	00.00	\$13,659.87
	ISKS AND PREMIU				
	Fire		Risk		Premiums.
In force December 31, 1912					\$1,324,880.36
In force December 31, 1912 Written or renewed during the	year		\$108,15 72,59	4,322	940,109.08
Totals Deduct those expired and mark	ed off as termina	ted	\$180,74 66,29		\$2,264,989.44 853,898.69
In force at the end of the Deduct amount re-insured	e year 1913		\$114,44 19,24	6,495 3,760	\$1,411,090.75 264,640.43
Net amount in force Decer					\$1,146,450.32
	•				<b>42,</b> 222,222
	ATION OF FIRE RIS				Desmission
Year. Written. Term.	Amount.	ross premi charged.		rned.	Premiums unearned.
1913 One year or less	\$29,247,575	\$390,22	5.15 1	-2	\$195,112.58
1912 1913 Two years		4,19	0.31	-4 3-4	1,049.08 4,165.83
	416,375 507,082	5,55	4.43		4,100.00
1911 )	507,082 12,405,032 12,413,740	144.60	1.06	_6 -2	24,100.18 71,788.17
1911 1912 1913 Three years	12,405,032 12,405,032 12,413,740 15,029,379	144.60	1.06	l−6 l−2 i_a	24,100.18 71,788.17 145,617.40
1911 1912 Three years 1913 1910	507,082 12,405,032 12,413,740 15,029,379 694,214	144,60 143,57 174,74 7,54	$egin{array}{ccc} 1.06 & 1 \ 6.34 & 1 \ 0.87 & 0.05 & 1 \ \end{array}$	1-6 1-2 5-6 1-8 3-8	24,100.18 71,788.17 145,617.40 942.51 8,925.75
1311 1912 1913 1910 1911 Four years	507,082 12,405,032 12,413,740 15,029,379 694,214 1,001,642	144,60 143,57 174,74 7,54 10,46 10,77	$egin{array}{cccc} 1.06 & 1 \\ 6.34 & 1 \\ 0.87 & 0.05 \\ 8.67 & 3 \\ 2.94 & 5 \\ \hline \end{array}$	l –6 l <b>–2</b> i –8 l –8 i –8	24,100.18 71,788.17 145,617.40 942.51 8,925.75 6,733.09
1911 1912 1913 1910 1911 1912 Four years 1913 1909	507,082 12,405,032 12,413,740 15,029,379 694,214 1,001,642	144,60 143,57 174,74 7,54 10,46 10,77	$egin{array}{cccccccccccccccccccccccccccccccccccc$	1-6 1-2 5-6 1-8 3-8 5-8 7-8	24,100.18 71,788.17 145,617.40 942.51 8,925.75 6,733.09 9,196.25
1311 1912 1913 1910 1911 1912 1913 1909 1910	507.082 12,405.032 12,413,740 15,029,379 694,214 1,001,642 993.245 1,019,153 3,413,383 3,781,771	144,60 143,57 174,74 7,54 10,46 10,77	$egin{array}{cccccccccccccccccccccccccccccccccccc$	1-6 1-2 5-6 1-8 3-8 5-8 7-8	24,100.18 71,788.17 145,617.40 942.51 8,925.75 6,733.09 9,196.25
1911 1912 1913 1910 1911 1912 Four years 1913 1909	507,082 12,405,032 12,413,740 15,029,379 694,214 1,001,642	144,60 143,57 174,74 7,54 10,46 10,77	1.06 6.34 0.87 0.05 8.67 2.94 9.99 1.40 1.81 1.25 8.74	1-6 1-2 5-6 1-8 3-8 5-8 7-8	24,100.18 71,788.17 145,617.40 942.51 8,925.75 6,733.09

\$95,202,735

\$1,146,450.32

Totals

\$594,020.23

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$30,000.00
value?	133,800.00
Total amount loaned to directors or other officers?	None. None.
of any other insurance company?	None.
directly or indirectly, by any otheir corporation?	No.
Has this company guaranteed policies issued by any other company, and now in force?	No.
Business in Connecticut, 1913.	Fire.
Gross risks written	\$2,356,181.00
panies authorized in Connecticut	585,234.00
Net risks written	\$1,770,947.00
Gross premiums on risks written	\$26,393.63
Less \$2,517.06 return premiums; and \$2,870.12 premiums for reinsurance in companies authorized in Connecticut	5,387.18
Net premiums received	\$21,006.45
Losses paid	\$15,405.62
Less losses on risks reinsured in companies authorized in Connecticut	1,883.74
Net losses paid	\$13,521.88
Losses incurred Less losses on risks reinsured in companies authorized in Connecticut	\$10,529.14 530.47
Net losses incurred	\$9,998.67
Schedule D. Bonds and Stocks owned by the Company.	
STATE, COUNTY, AND MUNICIPAL BONDS: — Book value, Rate.	Market value.

STATE. COUNTY, AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Albany, N. Y., 41/2 %, 1931	\$9.500.00	103	\$9.785.00
Albany, N. Y., 41/2 %, 1931	500.00	103	515.00
Albany, N. Y., 4%, 1915	10.000.00	100	10,000.00
Allegheny County, Pa., 4%, 1936	10.000.00	96	9,600.00
Berlin, N. H., 41/2 %, 1924	6,000.00	104	6,240.00
Berlin, N. H., 41/2%, 1925	5.000.00	104	5,200.00
Boston, Mass., 3½ %, 1919	2.000.00	97	1,940.00
Boston, Mass., 31/2 %, 1920	6,000.00	96	5.760.00
Boston, Mass., 31/2%, 1935	14,000.00	90	12,600.00
Boston Mass. 4% 1936	12,000.00	97	11,640.00
Boston, Mass., 3½%, 1938	10,000.00	90	9,000.00
Burlington, Vt., 4%, 1917	5,000.00	99	4,950.00
Columbia County, Wash., 41/2 %, 1914	4,000.00	100	4,000.00
Coos County, N. H., 4%, 1915	5,000.00	100	5,000.00
Cumberland County, Me., 31/2 %, 1921	10,000.00	95	9,500.00
Dallas, Texas, 4%, 1943	5,000.00	92	4,600.00
Dallas, Texas, 4%, 1944	11,000.00	92	10,120.00
Dallas, Texas, 4%, 1945	9,000.00	92	8,280.00
Derry, N. H., 4%, 1928	10,000.00	100	10,000.00
Derry, N. H., 4½ %, 1928	10,000.00	105	10,500.00
Dover, N. H., 4%, 1914	5,000.00	100 90	5,000.00
Gloucester, Mass., 31/2%, 1932	10,000.00 25,000.00	99	9,000.00 24.750.00
Hillsbore Bridge, N. H., 4%, 1917	10,000.00	99	9,900.00
Hillsborough County, N. H., 4%, 1921	25,000.00	93	23,250.00
King County, Wash., 5%, 1928	10,000.00	103	10.300.00
Laconia, N. H., 4%, 1923	5.000.00	98	4.900.00
Laconia, N. H., 4%, 1924	1.000.00	98	980.00
Laconia, N. H., 4%, 1926	2.000.00	98	1.960.00
Laconia, N. H., 4%, 1927	2,000.00	97	1,940.00
Los Angeles, Cal., 4½%, 1920	10,000.00	99	9.900.00
Malden, Mass., 4%, 1919	12,000.00	99	11.880.00
Massachusetts, State, 3½%, 1918	20,000.00	98	19,600.00
Massachusetts, State, 31/2 %, 1931	10,000.00	93	9.300.00
Massachusetts, State, 3½ %, 1938	20,000.00	91	18,200.00
Milwaukee, Wis., 3½ %, 1921	5,000.00	95	4,750.00
Montpelier, Vt., 4%, 1929	15,000.00	97	14,550.00
Mount Vernon, N. Y., 31/2 %, 1939	5,000.00	88	4,400.00
The second secon			

	Book value.	Rate.	Market value.
Mount Vernon, N. Y., 3½%, 1940 Nashua, N. H., 4%, 1915 Nashua, N. H., 4%, 1915 Nashville, Tenn., 4%, 1928 New Hampshire State, 3½%, 1920 New Hampshire State, 3½%, 1921 New Hampshire State, 3½%, 1921 New Hampshire State, 3½%, 1922 New Hampshire State, 3½%, 1923 New Hampshire State, 3½%, 1924 New Hampshire State, 3½%, 1924 New Hampshire State, 3½%, 1925 Newton, Mass., 4%, 1935	5,000.00	87	4,350.00
Nashua, N. H., 4%, 1915	5,000.00	100	5,000.00
Nashua, N. H., 4%, 1915	9,000.00	100	9,000.00 10,120.00
Nashville, Tenn., 4%, 1928	11,000.00	92	10,120.00
New Hampshire State, 3½%, 1920	5,000.00	99	4,950.00
New Hampshire State, 3½%, 1921	10,000.00	99	9,900.00
New Hampshire State, 372 70, 1922	10,000.00 10,000.00	99 99	9,900.00 9,900.00
New Hampshire State, 372 76, 1823	10,000.00	98	9,800.00
New Hampshire State, 31/4 %, 1925	5,000.00	98	4,900.00
Newton. Mass., 4%, 1935	9,000.00	97	8.730.00
New York State, 4%, 1960	25,000.00	97	8,730.00 <b>24</b> ,250.00
New York City, 4%, 1936	10,000.00	96	9,600.00
New York City, 31/2%, 1948	20,000.00	85	17,000.00
New York City, 31/2 %, 1953	8,000.00	85	6,800.00
New York City, 31/2 %, 1954	10,000.00	85 95	8,500.00 14,250.00
New IOFE City, 470, 1900	15,000.00 10,000.00	96	9,600.00
New Hampshire State, 3½%, 1925 Newton, Mass., 4%, 1935 New York State, 4%, 1960 New York City, 4%, 1936 New York City, 3½%, 1948 New York City, 3½%, 1953 New York City, 3½%, 1955 New York City, 3½%, 1955 New York City, 4%, 1955 Norfolk, Va., 4½%, 1940 Pittsfield, N. H., 4%, 1916 Portland, Me., 3½%, 1922 Portsmouth, N. H., 4%, 1914 Portsmouth, N. H., 4%, 1916 Quincy, Mass., 4%, 1933	2,500.00	100	2,500.00
Portland. Me. 31/4 %, 1922	10,000.00	94	9,400.00
Portsmouth, N. H., 4%, 1914	1,500.00	100	1,500.00
Portsmouth, N. H., 4%, 1916	18,500.00	100	18,500.00
Quincy, Mass., 4%, 1933	3,000.00	97	2,910.00
Quincy, Mass., 4%, 1934	3,000.00	97	2,910.00
Rochester, N. Y., 41/2%, 1933	10,000.00	104	10,400.00
Ruuand, VL, 4%, 1924	5,000.00 20,000.00	99 93	4,950.00 18,600.00
Seattle Wooh A14 6/ 1027	10,000.00	96	9,600.00
Tacoma Wash. 5% 1923	10,000.00	101	10,100.00
Portsmouth, N. H., 4%, 1916 Quincy, Mass., 4%, 1934 Rochester, N. Y., 44, %, 1933 Rutland, Vt., 4%, 1924 Seattle, Wash., 4%, 1927 Tacoma, Wash., 5%, 1923 Taunton, Mass., 4%, 1918 Toronto, Canada, 4%, 1948	8,000.00	99	7,920.00
Toronto, Canada, 4%, 1948  Waterville, Me., 3½%, 1935  Worcester, Mass., 4%, 1928	14,600.00	85	12,410.00
Waterville, Me., 31/2%. 1935	10,000.00	90	9,000.00
Worcester, Mass., 4%, 1928	9,000.00	99	8,910.00
RAILEOAD BONDS:			
Bay State Street, 5%, 1929	10,000.00	97	9,700.00
Roston Elevated 414% 1937	25,000.00	92	23,000.00
Boston Elevated, 5%, 1942 Boston & Maine, 31/2%, 1923 Boston & Maine, 4%, 1926	10,000.00	92	9,200.00
Boston & Maine, 31/2 %, 1923	8,000.00	82	2,460.00
Boston & Maine, 4%, 1926	10,000.00	83	8,300.00
Boston & Maine, 41, %, 1929 Concord & Montreal, 4%, 1920 Concord & Montreal, 31, %, 1920 Concord & Montreal, 31, %, 1920	20,000.00	85 94	17,000.00
Concord & Montreal 21/0, 1920	30,000.00 21,000.00	90	28,200.00 18,900.00
Concord & Montreel 314 % 1920	14,000.00	90	12,600.00
Concord & montreal, 372 %, 1920 Fitchburg, 4%, 1928 Illinois Central, 3½%, 1952 New York Central & Hudson River, 3½%, 1997. Northern Pacific & Great Northern, 4%, 1921.	5,000.00	90	4,500.00
Illinois Central. 31/4 %. 1952	5,000.00	77	3,850.00
New York Central & Hudson River, 31/2 %, 1997	13,000.00	82	10,660.00
Northern Pacific & Great Northern, 4%, 1921	15,000.00	95	14,250.00
Old Colony Street, 4%, 1954	10,000.00	84	8,400.00
Old Colony Street, 4%, 1954	10,006.00 10,000.00	95 96	9,500.00 9,600.00
Fortiand & Ogdensburg, 472%, 1928	10,000.00	80	<i>8</i> ,000.00
RAILROAD STOCKS:			
200 shs. Boston & Maine, com	28,152.16	43	8.600.00
48 " Concord & Montreal	8,736.00	125	6,000.00
7 " Concord & Montreal	1,274.00	125	875.00
35 " Concord & Montreal	6,090.00	125	4,375.00
100 " Illinois Central	18,543.75	108	10,800.00
833 " Pennsylvania	57,726.19	110	45,815.00
BANK STOCKS:			
163 shs. N. H. Nat., Portsmouth, N. H	36,675.00	225	36,675.00
MISCELLANEOUS STOCKS: -			
	400.00	100	400.00
S shs. Gen. Adjust. Bureau of New York 50 "Nashua Card, Gummed & Coated Paper	400.00	100	400.00
Co Noghua N U neef	5.000.00	85	4.250.00
Co., Nashua, N. H., pref	500.00	150	750.00
•			
Totals	<b>\$1,037,197.10</b>		\$948,610.00

# HANOVER FIRE INSURANCE COMPANY,

### NEW YORK, N. Y.

# Commenced Business, April, 1852.

R. EMOBY WARFIELD, President.	Јоверн МоС	ORD, Secretary.
CAPITAL STOCK.  Amount of capital paid up in cash  Amount of ledger assets December 31, 1912		\$4,789,410.12
INCOME.		
Fire.		
Gross prems. received during the year \$3,803,015.90		
Deduct reinsurance,		
\$723,714.18		
and return premiums,		
\$550,444.95		
Received for premiums	\$2,528,856.77	
Gross interest on mortgage loans \$175.00		
Gross interest on bonds and divi-		
dends on stocks		
Gross interest on deposits 4,328.57		
Gross interest on daily deposit at		
Chicago office		
Gross rents from company's prop-		
erty, including \$18,000.00 for com-		
pany's occupancy of its own bldgs. 67,993.59		
marks and make	011 444 01	
Total gross interest and rents	211,444.81 374.07	
Gross profit on sale or maturity of ledger assets, viz.:	374.07	
Bonds	1,196.25	
Donds		
Total income		2,741,871.90
Sum of both amounts		\$7,531,282.02

rire.

	F1 <b>F0</b> .
Gross amount paid policy-holders	
for losses (including \$281,507.55	
occurring in previous years)	\$1,910,412.30
Deduct amount received for salvage,	
\$8,505.78	
for reinsur. in other companies,	
<b>\$435,998.48</b>	
and for discount,	
\$1,092.97	445,597.23

Net amount paid policy-holders for losses	\$1,464,815.07
Expenses of adjustment and settlement of losses	109,559.64
Commissions or brokerage	512,369.58
Salaries, \$90,026.77, and expenses, \$33,930.88, of	
special and general agents	123,957.65
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	124,146.61
Rents, including \$18,000.00 for company's occupancy	
of its own buildings	25,804.89
Advertising, \$15,240.45; printing and stationery,	
\$22,397.53	37,637.98
Postage, telegrams, telephone, and express	24,831.60
Legal expenses	761.08
Furniture and fixtures	2,615.25
Maps, including corrections	13,006.95
Underwriters' boards and tariff associations	12,483.04
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	21,146.96
Inspections and surveys	38,191.75
Repairs and expenses (other than taxes) on real	
estate	25,090.07
Taxes on real estate	15,283.70
State taxes on premiums	46,605.63
Insurance-department licenses and fees	15,073.92
Federal corporation tax	712.04
Local state, county and city taxes and fees	10,824.80
Miscellaneous office expenses	1,038.34
Commercial agency reports	2,221.53
Bond of cashiers	140.00
Insurance of office furniture	223.30
Auditing books	2,300.00
Entertaining agents	884.41
Water, ice and laundry	713.03
Hazard classification	4,268.75
Moving office	233.20
Paid stockholders for interest or dividends (amount	
declared during the year)	160,000.00

Agents' balances charged off		813.76	
Gross loss on sale or maturity of ledger			
Bonds Stocks	\$5,956.25 11,946.25	17,902.50	
Total disbursements			2,815,657.03
Balance			\$4,715,624.99
LEDGER	ASSETS.	••	
Book value of real estate		\$907,956.06	
Mortgage loans on real estate		3,500.00	
Book value of bonds, \$1,888,300.59,			
\$1,211,103.76 (Schedule D)		3,099,404.35	
Cash in company's office		2,817.37	
Deposits in trust companies and banks	not on in-	<b>2</b>	
terest		28,527.62	
Deposits in trust companies and banks		265,787.17	
Agents' balances, under three months du	ne	404,672.83	
Agents' balances, over three months du	e	2,959.59	
Total ledger assets, as per balance			\$4,715,624.99
non-ledgi	er assets.		
	Due.	Accrued.	
Interest on mortgages		<b>\$14.5</b> 8	
Interest on bonds		26,616.19	
Rents on company's prop'y or lease	<b>\$</b> 1,239.57		
Total interest and rents due and	A1 000 FF	<b>A</b> 06 690 77	27,870.34
accrued		\$26,630.77	221,516.94
Market value of real estate over book va	alue		221,010.04
Gross assets			\$4,965,012.27
DEDUCT ASSETS		EU.	
Agents' balances, representing busine	ess written	40.050.50	
prior to October 1, 1913		<b>\$</b> 2,959. <b>5</b> 9	
Book value of bonds and stocks over n (Schedule D)		237,645.35	
Total			240,604.94
Total			
Total admitted assets			

	LIABILITIES.		
Gross losses adjusted	and unpaid	\$70,184,99	
Gross claims for loss	es reported and unadjusted	Φ1 U,104.88	
nlue reserve for loss	es incurred prior to December	_	
plus reserve for rosse	es incurred prior to December		
31 not reported	•••••	<b>243</b> ,718 <b>.9</b> 8	
Gross claims for losses	resisted	23,888.24	
Total		<b>\$3</b> 37,792.21	
Deduct reinsurance du	e or accrued	107,162.26	
		<del></del>	
Net amount of un	paid losses and claims		\$230,629.95
Unearned premiums on	fire risks		2,642,121.89
Salaries, rents, expense	es, bills, accounts, fees, etc.,	due or accrued	9,973.08
Estimated federal, stat	e and other taxes hereafter	pavable	45,000.00
Contingent commission	s or other charges due or acc	rned	6,234.27
Reinsurance and return	n premiums due	A 4604	•
Posts said is admoss	a premiums due		46,468.01
venes bard in advance	•••••	• • • • • • • • • • • • • • • • • • • •	2,675.50
Total lightlities or	roomt comital		40.000.100.70
Comital maid arm in and	rcept capital	<b>A1</b> 000 000 00	\$2,983,102.70
	h		
Surplus over all liabilit	ties	741,304.63	
Surplus as regards	policy-holders	• • • • • • • • • • • • • • • • • • • •	1,741,304.63
Total	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	<b>\$4,724,407.33</b>
lotai		• • • • • • • • • • • • •	<b>\$4,724,407.33</b>
	SPECIAL DEPOSITS.		•
		all policy-holder	rs.)
(Showing depo	SPECIAL DEPOSITS.  osits not held for protection of Municipality, Etc.	all policy-holder Market value of deposit.	rs.) Corresponding liabilities.
(Showing deposite State, Country Georgia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.	all policy-holder Market value of deposit. \$9,700.00	rs.) Corresponding liabilities. \$28,410.83
(Showing deposits) State, Country Georgia Virginia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.	all policy-holder Market value of deposit. \$9,700.00 51,500.00	rs.) Corresponding liabilities. \$28,410.83
(Showing deposits) State, Country Georgia Virginia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc. of corresponding liabilities, \$1	all policy-holder Market value of deposit. \$9,700.00 51,500.00	rs.) Corresponding liabilities. \$28,410.83
(Showing deposits) State, Country Georgia Virginia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc. of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191:	all policy-holder Market value of deposit. \$9,700.00 51,500.00 6,722.51	corresponding liabilities. \$28,410.83 34,777.49
(Showing deposits in excess	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc. of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191; FIRE.	######################################	rs.) Corresponding liabilities. \$28,410.83 34,777.49  Premiums.
(Showing deposits, Country Georgia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191:  FIRE.  12 g the year	all policy-holder Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.38 362,923,103.00	corresponding liabilities. \$28,410.83 34,777.49
(Showing deposits, Country Georgia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191:  FIRE.  12  g the year  ums over amount received for	ell policy-holder Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00	Premiums. \$6,090,397.52 3,803,015.90
(Showing deposits, Country Georgia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191:  FIRE.  12 g the year ums over amount received for	all policy-holder Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00 0.00	Premiums. \$6,090,397.52 8,803,015.90 7,128.42
(Showing deposits, Country Georgia	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191:  FIRE.  12 g the year ums over amount received for	all policy-holder Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00 0.00	Premiums. \$6,090,397.52 8,803,015.90 7,128.42
(Showing deposits, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated	### policy-holder    Market value of deposit.	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64
(Showing deposits, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated	### policy-holder    Market value of deposit.	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Excess of original premi reinsurance Totals In force at the end of Deduct amount reinsured	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated f the year 1913	### policy-holder  Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00 0.00  \$953,950,732.33 347,669,627.33  \$606,281,105.00 98,961,501.55	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03
(Showing deposits, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 1913 FIRE.  12 g the year ums over amount received for marked off as terminated f the year 1913	### policy-holder    Market value of deposit.	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Excess of original premi reinsurance Totals In force at the end of Deduct amount reinsured Net amount in force RECAP	SPECIAL DEPOSITS. osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 1912 FIRE.  12 g the year ums over amount received for marked off as terminated f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND	### policy-holder  Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00  0.00  \$953,950,732.33 347,669,627.33  \$606,281,105.00 98,961,501.55  \$507,319,603.45  PREMIUMS.	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03 \$5,187,923.17
(Showing deposits, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 1913 FIRE.  12 g the year ums over amount received for marked off as terminated f the year 1913	### ##################################	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03
State, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191: FIRE.  12  g the year ums over amount received for  marked off as terminated  f the year 1913  December 31, 1918  Amount.  Gross prem charge  \$120.871.860.00	### policy-holder  Market value of deposit.	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Excess of original premi reinsurance Totals Deduct those expired and n Deduct amount reinsured Net amount in force RECAP Year. Written. Term. 1913 One year or less	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated  f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND Gross prem Amount. \$120,871,860.00 770,640.00 700,068.00 57	## policy-holder  Market value of deposit. \$9,700.00 51,500.00  8,722.51  3. Risks. \$591,027,629.33 362,928,103.00  \$953,950,732.33 347,669,627.33 \$606,281,105.00 98,961,501.55  \$507,319,603.45  PREMIUMS.  tiums d. Unearned. 44.38 1—2 65.94 all	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19 765.94
State, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated  f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND Gross prem Amount. \$120,871,860.00 770,640.00 700,068.00 57	## policy-holder  Market value of deposit. \$9,700.00 51,500.00 6,722.51 3. Risks. \$591,027,629.33 362,923,103.00  \$953,950,732.33 347,669,627.33  \$606,281,105.00 98,961,501.55  \$507,319,603.45  PREMIUMS.  Hums 1. Unearned. 44.38 1-2 65.94 all 75.35 1-4 75.35 1-4 75.33 3-4	Premiums. \$6,090,397.52 \$,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 \$999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19 765.94 1,443.84 1,631.52
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Excess of original premi reinsurance Totals Deduct those expired and n Deduct amount reinsured Net amount in force RECAP Vear. Written. Term. 1913 One year or less 1913 1913 Two years 1913	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated  f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND Gross prem Amount. \$120,871,860.00 770,640.00 700,068.00 57	### ### ##############################	Premiums. \$6,090,397.52 \$,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 \$999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19 765.94 1,443.84 1,631.52
(Showing deposits, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of  , Municipality, Etc.  of corresponding liabilities, \$1  RISKS AND PREMIUMS, 191: FIRE.  12  g the year  ums over amount received for  marked off as terminated  f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND  Gross prem Amount. \$120,871,860.00 700,066.00 700,066.00 \$5,482,193.63 93,205,154.84 830,1	## policy-holder  Market value of deposit. \$9,700.00 51,500.00 6,722.51  3. Risks. \$591,027,629.33 362,923,103.00  \$9653,950,732.83 347,669,627.33  \$606,281,105.00 98,961,501.55  \$507,319,603.45  PREMIUMS.  **Source of the control	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19 765.94 1,443.84
State, Country Georgia	SPECIAL DEPOSITS.  osits not held for protection of , Municipality, Etc.  of corresponding liabilities, \$1 RISKS AND PREMIUMS, 191: FIRE.  12 g the year ums over amount received for marked off as terminated f the year 1913  December 31, 1918  ITULATION OF FIRE RISKS AND Gross prem Amount. \$120,871,860.00 77,640.00 770,066.00 336,927.00 21,6000.00 1	## policy-holder  Market value of deposit. \$9,700.00 51,500.00 6,722.51  3. Risks. \$591,027,629.33 362,923,103.00  \$9653,950,732.83 347,669,627.33  \$606,281,105.00 98,961,501.55  \$507,319,603.45  PREMIUMS.  **Source of the control	Premiums. \$6,090,397.52 8,803,015.90 7,128.42 \$9,900,541.84 3,712,776.64 \$6,187,765.20 999,842.03 \$5,187,923.17  Premiums unearned. \$712,672.19 765.94 1,443.84 1,631.52 1100.52 126,338.85

•				
Year.	A	Gross premiums	Incarned.	Premiums unearned.
Written. Term. 1913	Amount. 39,045.00	charged. U 354.62	-17	354.62
1910 ]	410.767.00	8,760.27	1-8	470.08
1911 1912 Four years	410,767.00 223,209.00	8,760.27 1,783.98 2,749.51	1-8 8-8 5-8 7-8	668.99
1912 Four years 1913	356,300.00 276,756.00	2,749.51 2,304.52	5–8 7–8	1,718. <b>43</b> 2,016. <b>45</b>
1909	20,353,092.16	247,607.37	1–10	24,760.78
1910	20.329.490.50	249.036.20	8-10	74,710.86
1911   Five years 1912	20,785,536.17 22,695,990.10	252,120.32 270,890.78	1-2 7-10	126,060.16 189,623.48
1913 )	24,829,041.00	287,845.18	9–10	<b>259,</b> 060.6 <b>2</b>
1918	24,829,041.00 31,640.00 953,257.00	496.45 7,435.60	all	496.45 4,832.78
Over five years			pro rese	
Totals	\$507,819,603.45	• • •		\$2,642,121.89
	GENERAL INTER			
Largest gross aggregate	amount insured in A States without as	any one nazard w deduction what	ever for	
anywhere in the United reinsurance, whether th	e same be in admit	ted or non-admit	ted com-	
panies? Total amount of the com		hw the directors	Answer	<b>\$1@0,</b> 000.00
value?	Thurth a smor owner	ute un econe	.Answer	313,800.00
Total amount loaned to di	rectors or other office	ers?	. Answer	Nome.
value? Total amount loaned to di Total amount loaned to st What interest, direct or i	ocknoiders not omcer indirect has this con	B?	.Answer	None.
of any other insurance	company?		.Answer	None.
Is a majority of the capit	tal stock of this con	ipany owned or or	ntrolled,	No.
of any other insurance of a majority of the capit directly or indirectly, by Has this company guarant now in force?	eed policies issued b	y any other comp	any, and	No.
now in lords:			. A me wor	
	Business in Conn			Fire.
Gross risks written Less \$832,655.00 risks	12 hrs heleonen	IOR 444 OO reingu	rance in	\$4,816,512.00
companies authoriz	ed in Connecticut			1,936,099.00
Net risks written				\$2,880,413.00
Gross premiums on risks Less \$5,132.00 return	written	• • • • • • • • • • • • • • • • • • • •		\$46,688.95
Less \$5,132.00 return	premiums, and \$11,6 les authorized in Col	82.17 premiums	for rein-	
surance in compani	es authorized in Co	inecucut	• • • • • • •	16,764.17
Net premiums receive				\$29,924.78 \$17,381.14
Less losses on risks rei	nsured in companies	authorized in Co	nnecticut	\$17,381.1 <del>4</del> 2,987.53
	-			
Net losses paid Losses incurred				\$14,398.61 15,623.58
Less losses on risks rei	nsured in companies	authorized in Co	nnecticut	2,242.90
Net losses incurred .				\$13,380.63
THE TOBBER INCHIECE .	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • • •	<b>\$10,000.08</b>
0.1	D. Davida and 2001			
Scredule . Government	D. Bonds and Stock			Ma-h-A
District of Columbia, 3.6		BOOK VAIU	e. Rate.	Market value. \$52,000.00
		400,100.0	, 10 <del>1</del>	<b>402,000.00</b>
STATE AND MUN	ICIPAL BONDS:			
Georgia, State, 3½%, 191 Georgia, State, 3¼%, 192	7	4,955.0	00 99 00 95	4,950.00 4,750.00
Massachusetts, State, 31/2	%, 19 <b>4</b> 0	4,900.0 44,050.0 66,225.0	00 91 00 91	36,400.00
Georgia, State, 3½%, 191 Georgia, State, 3½%, 192 Massachusetts, State, 3½% Massachusetts, State, 3½%	%, 19 <del>4</del> 2	66,225.0 51,031.2	0 91	54,600.00 48,000.00
New York, State, 3%, 195	9	51,815.0	25 96 00 96	48,000.00
New York, State, 3%, 195 New York, State, 3%, 195 New York, City, 3%, 1921 Richmond, Virginia, 5%,	1000	76,589.	30 92	69,000.00
Richmond, Virginia, 5%,	TASZ	54,680.	56 <b>103</b>	51,500.00
Railroad B	Воиря: —			
Atlantic Coast Line, 4%,	1952	24,656.2		22,750.00
Baltimore & Ohio. 44%.	1933	51,268.7 41,512.6	5 <b>92</b> 60 91	46,000.00 40,950.00
Brooklyn City, 5%, 1941		28,637.	0 100	25,000.00
Atlantic Coast Line, 4%, Atlantic Coast Line, 4%, Baltimore & Ohio, 4½%, Brooklyn City, 5%, 1941 Brooklyn Union Elevated, Central Pacific, 4%, 1949 Chicago, Milwaukee & St. 1	5%, 1950	25,681.2	5 100	25,000,00
Chicago, Milwaukee & St. I	Paul. 5%. 1921	50,375.0 10,312.6	0 92 0 108	46,000.00 10,800.00

	Book v	ralue. Rat	e. Market value.
Chicago, Milwaukee & St. Paul, 4¼%, 1987 Chicago, Rock Island & Pacific, 4%, 1988 Chicago, Rock Island & Pacific, 4%, 1984	8,0	10.94 10	
Chicago, Rock Island & Pacific, 4%, 1988	. 40,2		88,600.00
Closeland Cincipacti Chicago & St. Louis Act. 100	. 18, <del>1</del>		72 14,400.00 34 21.000.00
Columbus & Ninth Avenue (N. Y.), 5%, 1998	11.6	00.00	34 21,000.00 9 9.900.00
Colorado & Southern, 41/4 %, 1935	24.6	56.25	22,750.00
Cleveland, Cincinnati, Chicago & St. Louis, 4%, 191 Columbus & Ninth Avenue (N. Y.), 5%, 1998 Colorado & Southern, 44%, 1935 Delaware & Hudson, 4%, 1916	. 25,6	56.25	7 24,250.00
Ene, 4%, 1880	10,0	00.00	88 41,500.00
Kansas City Torminal, 4%, 1960	. 19,0		92 18,400.00 33 29,050.00
Long Island. 4%. 1949	50,1	28.13	45 000 00
Manhattan, 4%, 1990	. 26,3	50.00 8	38 22,000.00
Michigan Central, 4%, 1929	. 28,1	87.50	38 20,750.00
Missouri, Kansas & Texas, 4%, 1990	. 50,4		38 22,000.00 38 20,750.00 38 44,000.00 98 69,750.00
Northern Pacific & Great Northern, 4%, 1921	89.7		85,500.00 85,500.00
New York Central & Hudson River, 31/2 %, 1998.	41,2	62.50	78 39,000,00
Northern Central, 41/2 %, 1925	. 21,2	67.50 10	20,400.00
Norfolk & Western, 4%, 1996	. 48,9	25.00 £	47,000.00
Pennsylvania 314 % 1915	48.0	98.75	00 36,000.00 97 48,500.00
St. Louis, Iron Mountain & Southern. 4%, 1929.	46.8	75.00	76 38,000.00
St. Louis, Iron Mountain & Southern, 5%, 1931	. 34,8	41.88 10	2 30,600.00
Southern Railway, 5%, 1994	. 58,8	91.25 10	51,500.00
Southern Pacific 4% 1929	. 24,8 51 5		34 21,000.00 36 45,580.00
Southern Pacific, 4%, 1950	30.8	97.50	36 45,580.00 35 28,900.00
Southern Pacific, 4%, 1955	47,5	62.50	45,000.00
Union Pacific, 4%, 2008	. 24,6	71.88	22,750.00
Wastern Marviend 4% 1052	38,8		51 25,500.00 76 88.000.00
Kansas City Terminal, 4%, 1949 Long Island, 4%, 1949 Long Island, 4%, 1949 Manhattan, 4%, 1990 Michigan Central, 4%, 1929 Michigan Central, 4%, 1929 Missouri, Kansas & Texas, 4%, 1990 Missouri Pacific, 5%, 1920 Northern Pacific & Great Northern, 4%, 1921 New York Central & Hudson River, 3½%, 1998 Northern Central, 4½%, 1925 Norfolk & Western, 4%, 1996 Pennsylvania, 4½%, 1921 Pennsylvania, 4½%, 1915 St. Louis, Iron Mountain & Southern, 4%, 1929 St. Louis, Iron Mountain & Southern, 5%, 1931 Southern Railway, 5%, 1994 Southern Railway, 5%, 1995 Southern Pacific, 4%, 1959 Southern Pacific, 4%, 1955 Union Pacific, 4%, 1956 Union Pacific, 4%, 1956 Western Maryland, 4%, 1952	. 40,0	.00.00	00,000.00
MINCELLANBOUR DUNDS. —			
Laclede Gas Light Co. of St. Louis, Mo.,5%, 1919	27,2	18.75 10	25,250.00
Laclede Gas Light Co. of St. Louis, Mo.,5%, 1919 The Mortgage Bond Co. of N. Y., 4%, 1966 The N. Y. Gas & El. Light, Heat & P'w'r Co., 4%, 194	21,5	40.00 8	3 <b>5 2</b> 0,400.00
The N. Y. Gas & El. Light, Heat & P'w'r Co., 4%, 194	19 22,2	18.75	32 20,500.00
RAILROAD STOCKS:			
250 shs. Atchison, Topeka & Santa Fe, pref	25.7	50.00 10	25,000.00
110 " Chicago Great Western neef	0.1		3,080.00
500 "Chicago, Milwaukee & St. Paul, pref 800 "Chicago & Northwestern, com	74,1	40.00 14	ł <b>o 70,</b> 000.00
500 "Chicago, Milwaukee & St. Paul, pref 800 "Chicago & Northwestern, com 300 "Chicago & Northwestern, pref 500 "Cleveland, Cincin. Chic. & St. Louis, pre	72,9	04.32 12 56.25 16	29 103,200.00 39. 50,700.00
500 " Cleveland, Cincin, Chic, & St. Louis, pre	f. 49.3	37.50 (	50,700.00 38 31,500.00
	23,0	37.50	30 18,000.00
	18,5	87.50 1	15,300.00
	10. 24,7 198.6	87.50 6 00.00 18	32 18,600.00 31 157,200.00
1200 " Manhattan	86.8	50.00	6 45,600.00
8025 Pennsylvania	. 159,2	35.63 1	166,375.00
100 " Rensselaer & Saratoga	13,5	12.50 17	75 17.500.00
800 " Union Pacific	. 02,2 40,2	77.56 15 59.71 8	58 47,400.00 55 46,750.00
150 " United New Jersey R. R. & Canal Co.,	35.2	50.00 22	26 38,900.00
	<b>-,-</b> -		-5,000.00
BANK STOCKS:			
150 shs. American Exchange National Bank 80 " Bank of America	. 16,7	66.26 20 25.00 50	
25 " National Park Bank	8.8	25.00 38	34 45,120.00 52 8,800.00
	-,-		0,000.00
Miscellaneous Stocks:			
200 shs. Brooklyn Union Gas	28,1	75.00 12	
3 " General Adjustment Co. of New York	68,2		31 65,500.00
			00 150.00 38 51,324.00
1000 " The United Gas Improvement Co	89,9	50.01 17	70 85,000.00
5 "Underwriters' Salvage Co. New York 5 "Underwriters' Salvage Co. of Chicago	. 5	00.00 15	60 <b>750.</b> 00
5 Underwriters Salvage Co. of Chicago		00.00 10	500.00
Totals	. \$3,099,4	04.35	\$2,861,759.00
Schedule X. Unlist	ed Assats		
DUNGGOOD A. UNAS	Par	A =4	1 Manhatanaha
	value.	Actua cost.	
So. Gen. Adjustment Bureau	\$200.00	\$200.0	
·			
Totals	<b>\$200.00</b>	\$200.0	\$200.00

# HOME INSURANCE COMPANY,

### NEW YORK, N. Y.

## Commenced Business, April, 1853.

The name of Street Provided	AREUNAH M. BURTIS, ) CHARLES L. TYNER, (	g
ELBRIDGE G. Snow, President.	Charles L. Tyner, 🐧	Secretaries.

### CAPITAL STOCK.

VA.	IIIAD BIOCK.		
Amt. of capital paid up in ca Amount of ledger assets December Increase of paid-up capital during	31, 1912	\$33,773,527.89	
Extended at			<b>\$36,773,527.89</b>
	INCOME.		
Pira	Marine and		

Gross prems. received during the year \$19,733,242.76 Deduct reinsurance,	\$1,471,057.11	
\$3,785,518.86 and return premiums,		
<b>\$</b> 2,815,346.29 5,986,344.62	614,520.53	
Received for prems., \$13,746,898.14	\$856,53 <b>6.</b> 58	\$14,603,434.72
Gross interest on mortgage loans	\$1,096.80	
Gross interest on bonds and divi-		
dends on stocks	1,385,405.21	
Gross interest on deposits	21,643.52	
Miscellaneous, including gross in-		
terest on agents' balances	2,856.20	
Gross rents from real estate previ-		
ously owned	915.54	
	<del></del>	
Total gross interest and rents		1,411,917.27
Income from unlisted securities		381.02
Agents' balances previously charged of	off	58.09

Gross profit on sale or maturity of led	ger assets, viz.:		
Bonds Stocks	\$11,680.00 38,852.00	50,532.00	
Total income			16,066,323.10
Sum of both amounts	••••••		<b>\$</b> 52,839,850.99
DISBU	RSEMENTS.		
Fire.	Marine and Inland.		
Gross amount paid	iniand.		
policy-holders for			
losses (including			
\$1,313,773.52 occur-	•		
ring in previous			
years) \$9,677,144.04	<b>\$</b> 511,100.13		
Deduct amount re-			
ceived for salvage,			
<b>\$61,102.40</b>			
and for reinsurance			
in other companies,			
<b>\$2,546,498.58</b> 2,394,910.29	212,690.69		
Net amt. paid policy-			
holders for losses \$7,282,233.75	\$298,409.44	\$7,580,643.19	
Expenses of adjustment and settlemen	t of losses	169,023.59	
Commissions or brokerage		3,019,640.12	
Allowances to local agencies for			
agency expenses		4,223.78	
Salaries, \$345,796.84, and expenses, \$		400 005 00	
special and general agents		486,365.36	
Salaries, fees, and all other charge directors, trustees, and home-office e		494 804 00	
Rents		484,694.09 140,807.52	
Advertising, \$103,662.75; printing as		140,001.02	
\$210,281.00	•	313,943.75	
Postage, telegrams, telephone, and exp		107,301.30	
Legal expenses		7,518.67	
Furniture and fixtures		22,543.84	
Maps, including corrections		19,906.12	
Underwriters' boards and tariff associa		120,036.72	
Fire department, fire patrol and salva		•	
sessments, fees, taxes and expenses		48,747.60	
Inspections and surveys		96,051.16	
State taxes on premiums		311,666.71	
Insurance-department licenses and fees		57,822.16	
Pederal corporation tax		23,900.23	

Traveling expenses	7,301.43	3
Exchange	20,498.85	5
Lunch for officers and home-office employees	41,719.51	
Miscellaneous	1,244.41	l
Paid stockholders for interest or dividends (amount		
declared during the year)	4,200,000.00	
Agents' balances charged off	3,968.53	•
Gross loss on sale or maturity of ledger assets, viz.:		•
Bonds \$19,402.50		
Stocks 384,105.93	403,508.43	•
Green decrees by adjustment in back value of		
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	0.046.05	
Bonds	2,846.25	
Total disbursements	••••	17,696,923.32
Balance		\$35,143,927.67
		• •
LEDGER ASSETS.		
Mortgage loans on real estate	\$10,800.00	
Book value of bonds, \$17,047,792.32, and stocks,	• •	
\$13,561,608.37 (Schedule D)	30,609,400.69	
Deposits in trust companies and banks not on		•
interest	41,476.53	
Deposits in trust companies and banks on interest	1,768,708.82	
Agents' balances, under three months due	2,493,651.46	
Agents' balances, over three months due	98,738.46	
Bills receivable, taken for fire risks	121,151.71	
Total ledger assets, as per balance		<b>695 149 007 87</b>
Total leuger assets, as per balance	•••••	400,140,821.91
non-ledger assets.		
Interest accrued on bonds		244,719.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	<b>\$35,388,646.67</b>
DEDUCT ASSETS NOT ADMITTI	en.	
Agents' balances, representing business written prior	<del> ·</del>	
to October 1, 1913	\$98,738.46	
Bills receivable, past due, taken for marine, inland,	400,100.20	
and fire risks	121,151.71	
Book value of bonds and stocks over market value	,	
(Schedule D)	2,028,840.69	
(2.2.2.2.2.2.2.)		
Total		2,248,730.86
Total admitted assets		\$33,139,915.81
TARE METERAL MANAGEMENT		7-0,100,010.01

# LIABILITIES.

Gross losses adjusted an	d unpaid		\$236,688.00	
Gross claims for losses	•		•	
	-	•		
plus reserve for losses				
ber 31 not reported			1,742,299.93	
Gross claims for losses	resisted		76,172.00	
Total	. <b></b>		\$2,055,159.93	
Deduct reinsurance due			870,900.03	
Net amount of unpa		*		01 104 050 00
•				\$1,184,259.90
Unearned premiums on t				
Unearned premiums on i	nland navigatio	om risks	327,995.00	
Unearned premiums on u	nexpired mari	ne risks	78,783.00	
Total unearned pre	miums			13,447,976.00
Salaries, rents, expenses				100.000.00
	•			
Estimated federal, state				200,000.00
Reinsurance and return				334,660.22
Reserve as a conflagration	on surplus	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	1,800,000.00
Total liabilities, exc	ept capital			\$17,066,896.12
Capital paid up in cash				. , ,
Surplus over all liabiliti				
Surplus as regards	policy-holders		• • • • • • • • • • • • • • • • • • • •	16,073,019.69
Total				299 190 01E 01
		• • • • • • • • • • • • •		\$00,10 <b>8</b> ,810.01
	Special	DEPOSITS.		
		DEPOSITS.	all policy-holde	ors.)
(Showing depor	SPECIAL sits not held for	DBPOSITS.	all policy-holde Market value	ors.) Corresponding
(Showing deposits) State, Country,	SPBCIAL sits not held for Municipality, E	DEPOSITS. r protection of	all policy-holde Market value of deposit.	ors.) Corresponding liabilities.
(Showing deports State, Country, Canada	SPECIAL sits not held for Municipality, E	DEPOSITS. r protection of	all policy-holde Market value of deposit. \$477,740.00 82,500.00	ors.) Corresponding liabilities. \$663,331.00 125.334.00
(Showing deports State, Country, Canada	SPECIAL sits not held for Municipality, E	DEPOSITS. r protection of	all policy-holde Market value of deposit. \$477,740.00 82,500.00 10,400.00	ors.) Corresponding liabilities. \$663,331.00 125.334.00
(Showing deports State, Country, Canada	SPECIAL SITS not held for Municipality, E	DEPOSITS. r protection of	all policy-holds Market value of deposit. \$477,740.00 82,500.00 10,400.00 9,000.00 15,000.00	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 49,705.00
(Showing deports State, Country, Canada Cuba Florida Georgia Maxico Mexico	SPECIAL Sits not held for Municipality, E	DEPOSITS. r protection of	all policy-holde Market value of deposit. \$477,740.00 82,500.00 10,400.00 9,000.00 15,000.00	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 49,705.00
(Showing deports of the country, Canada Cuba Florida Georgia Maxico New Mexico North Carolina	SPECIAL SITS NOT held for Municipality, E	DEPOSITS. r protection of	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 49,705.00 16,679.00 130.083.00
(Showing deports of the country, Canada Cuba Florida Georgia Maxico New Mexico North Carolina Oregon	SPECIAL sits not held for Municipality, E	DEPOSITS. r protection of itc.	all policy-holds Market value of deposit. \$477,740.00 82,500.00 10,400.00 15,000.00 11,000.00 24,000.00 54,000.00	Corresponding liabilities. \$662,331.00 125,334.00 96,985.00 246,871.00 49,705.00 16,679.00 130.083.00
(Showing deports of the country, Canada Cuba Florida Georgia Mexico North Carolina Oregon South Carolina	SPECIAL Sits not held for Municipality, E	DEPOSITS. r protection of	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 49,705.00 130,083.00 83,878.00 122,785.00
(Showing deports of the country, Canada Cuba Florida Georgia Maxico New Mexico North Carolina Oregon	SPECIAL Sits not held for Municipality, E	DEPOSITS. r protection of itc.	all policy-holde Market value of deposit. \$477,740.00 82,500.00 10,400.00 15,000.00 11,000.00 24,000.00 54,000.00 50,000.00	Corresponding liabilities. \$668,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 83,878.00 123,785.00
(Showing deports of the country, Canada Cuba Florida Georgia Mexico North Carolina Oregon South Carolina	SPECIAL SITS NOT held for Municipality, E	DEPOSITS. r protection of	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 9,000.00 11,000.00 24,000.00 54,000.00 50,000.00	Corresponding liabilities. \$668,331.00 125,334.00 96,985.00 246,871.00 49,705.00 16,679.00 130,083.00 83,878.00 123,785.00 185,364.00
(Showing deports of the country, Canada Cuba Florida Georgia Mexico North Carolina Oregon South Carolina	SPECIAL SITS NOT held for Municipality, E	DEPOSITS. r protection of itc.	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 9,000.00 11,000.00 24,000.00 54,000.00 50,000.00	Corresponding liabilities. \$668,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 83,878.00 123,785.00
(Showing deports of the control of t	SPECIAL SITS NOT held for Municipality, E	DEPOSITS. r protection of ltc.  PREMIUMS, 1918 IRS. Premiums.	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 9,000.00 15,000.00 24,000.00 54,000.00 50,000.00	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 125,785.00 185,364.00 AND INLAND. Premiums.
(Showing deports State, Country, Canada Cuba Florida Georgia Mexico New Mexico North Carolina Oregon Seuth Carolina Virginia Virginia 1, 1912 Written or renewed during	SPECIAL SITS NOT held for Municipality, E	DEPOSITS. r protection of ltc.  PREMIUMS, 1918 IRS. Premiums.	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 \$1,000.00 11,000.00 24,000.00 10,000.00 50,000.00	Corresponding liabilities. \$662,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 83,878.00 123,785.00 185,364.00 AND INLAND. Premiums. \$870,053.00
(Showing deports State, Country, Canada Caba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems.	SPECIAL SITS NOT held for Municipality, E  RISKS AND F RISKS. \$2,701,773,392 2,068,125,889	PREMIUMS, 1918 IRE. Premiums. \$26,495,135.00 19,733,242.76	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,868.807 329,892,665	Corresponding liabilities. \$662,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 83,878.00 123,785.00 185,364.00 AND INLAND. Premiums. \$870,053.00 1,471,057.11
(Showing deports State, Country, Canada Cuba Florida Georgia Mexico New Mexico North Carolina Oregon Seuth Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems. over amount received for reinsurance	SPECIAL SITS NOT held for Municipality, E  RISKS AND I F RISKS. \$2,701,773,892 2,068,125,889	PREMIUMS, 1913 IRE. Premiums. \$26,495,135.00 19,783,242.76	all policy-holds Market value of deposit. \$477,740.00 82,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807	Corresponding liabilities. \$662,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 125,785.00 185,364.00 AND INLAND. Premiums. \$870,053.00 1,471,057.11
(Showing deports State, Country, Canada Caba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems.	SPECIAL sits not held for Municipality, E  RISKS AND I F RISKS. \$2,701,773,392 2,068,125,889	PREMIUMS, 1918 IRE. Premiums. \$26,495,135.00 19,783,242.76 832,454.88	all policy-holds Market value of deposit. \$477,740.00 82,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 125,364.00 LINLAND. Premiums. \$870,053.00 1,471,057.11 0.00
State, Country, Canada Cuba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems. over amount received for reinsurance Total Deduct those expired and marked off as term.	SPECIAL sits not held for Municipality, E  RISKS AND I F RISKS. \$2,701,773,392 2,068,125,889 \$4,769,899,281 1,790,789,573	PREMIUMS, 1913 IRE. Premiums. \$26,495,135.00 19,783,242.76	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807 329,892,665	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 128,785.00 128,785.00 185,364.00 ND INLAND. Premiums. \$870,053.00 1,471,057.11 0.00
(Showing deports (State, Country, Canada Caba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems. over amount received for reinsurance Total Deduct those expired and marked off as term. In force at the end of	SPECIAL sits not held for Municipality, E  RISKS AND I F Risks. \$2,701,773,392 2,068,125,889 \$4,769,899,281 1,790,789,573	PREMIUMS, 1913 1RE. Premiums. \$26,495,135.00 19,783,242.76 832,454.83 \$46,560,832.59 17,792,844.59	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807 \$29,892,665	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 123,785.00 185,364.00 17.057.11 0.00 \$2,341,110.11 1,487,107.11
State, Country, Canada Cuba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems. over amount received for reinsurance Total Deduct those expired and marked off as term.	SPECIAL sits not held for Municipality, E  RISKS AND I F Risks. \$2,701,773,392 2,068,125,889 \$4,769,899,281 1,790,789,573	PREMIUMS, 1913 1RE. Premiums. \$26,495,135.00 19,783,242.76 832,454.83 \$46,560,832.59 17,792,844.59	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807 329,892,665	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 123,785.00 185,364.00 17.057.11 0.00 \$2,341,110.11 1,487,107.11
(Showing deports (State, Country, Canada Caba Florida Georgia Mexico New Mexico North Carolina Oregon South Carolina Oregon South Carolina Virginia  In force December 31, 1912 Written or renewed during the year Excess of original prems. over amount received for reinsurance Total Deduct those expired and marked off as term. In force at the end of	SPECIAL sits not held for Municipality, E  RISKS AND I F Risks. \$2,701,773,392 2,068,125,889  \$4,769,899,281 1,790,789,573  \$2,979,109,708 443,878,149	PREMIUMS, 1918 IRE. Premiums. \$26,495,135.00 19,733,242.76 832,454.88 \$46,560,832.59 17,792,844.59 \$28,767,988.00 8,917,108.00	all policy-holds Market value of deposit. \$477,740.00 \$2,500.00 10,400.00 15,000.00 11,000.00 24,000.00 10,000.00 50,000.00  MARINE Risks. \$31,866.807 \$29,892,665	Corresponding liabilities. \$663,331.00 125,334.00 96,985.00 246,871.00 16,679.00 130,083.00 123,785.00 185,364.00  AND INLAND. Premiums. \$870,053.00 1,471,057.11  \$904,003.00 169,230.00

		ITULATION OF FIRE I	RISKS AND PREM	IUMS.	
Yea		A A	Gross premiums		Premiums
Writt 1913	en. Term. One year or less	Amount. \$860,199,720	charged.	Unearned. 1-2	
	m	5.830.410	\$8,227,200.00 37,255.00	1-4	\$4,113,600.00 9.314.00
1912 1913 1911	Two years	4,133,963 338,984,920	31,028.00 3,223,094.00 3,739,704.00	1-4 3-4 1-6	9,314.00 23,271.00 537,182.00
1912	Three years	400,119,731	8,223,094.00 8,739,704.00	1-6 1-2	1,869,852.00
1913	•	464.360.150	4.256.157.00	5-6	3,546,798.00
1910 1911		2,962,837 2,711,330 2,761,340	21,458.00 22,213.00	1–8 3–8	2,682.00 8,330.00
1912	Four years	2,761,340	23.954.00	5-8	14,971.00
1913 1909		2.641.248	23,101.00 796,246.00	7-8	<b>2</b> 0,213.00
1910		66,508,359 72,387,129 87,498,221	880.222.00	1-10 8-10	79,625.00 264,067.00
1911	Five years	87,498,221	1,046,510.00	3-10 1-2	264,067.00 523,255.00
1912 1913		99,306,445 122,003,715	880,222.00 1,046,510.00 1,162,298.00 1,334,211.00	7–10 9–10	813,609.00 1,200,790.00
	Over five years	2,822,041	26,229.00	pro rata	13,639.00
	Totals	\$2,535,231,559	\$24,850,880.00		\$13,041,198.00
	•	GENERAL INTERE	ROGATORIES.		
any reir	st gross aggregate where in the United surance, whether the ies?	l States, without an e same be in admit	y deduction what ted or non-admi-	tever for	\$600,000.00
Total	ies?	pany's stock owned	by the director	s at par	000 000 00
Total	amount loaned to dir amount loaned to st interest, direct or in	ectors or other office	rs?	Answer Answer	<b>260,</b> 800.00 None.
Total	amount loaned to st	ockholders not office	rs?	Answer	None.
OI (	and ormer imperiance.	сошрану		Answer	None.
IS & 1	najority of the capita	al stock of this com	pany owned or o	ontrolled,	No.
Has t	ctly or indirectly, by his company guarante in force?	eed policies issued by	y any other com	pany, and	No.
		Business in Conni			Fire.
Gross	risks written				\$16.013.598.00
Les	risks written \$ \$1,600,055.00 risks companies authorize	canceled, and \$2,1 d in Connecticut	154,283.00 reinst	rance in	3,754,338.00
N	et risks written				\$12,259,260.00
_					#12,200,200.0V
T.oe					\$147,332.95
1200	\$14,634.46 return particular surance in compani	vritten premiums, and \$20,6	40.34 premiums	for rein-	
	s \$14,634.46 return p surance in compani	vrittenpremiums, and \$20,6 es authorized in Co	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80
N	s \$14,634.46 return p surance in compani- et premiums receive	vritten	40.84 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112,058.15
N Losses	s \$14,634.46 return p surance in compani- et premiums receive	vritten premiums, and \$20,6 es authorized in Co	40.34 premiums	for rein-	\$147,332.95 35,274.80
Losses Les	s \$14,634.46 return resurance in companiet premiums receive paids losses on risks rein	vritten premiums, and \$20,6 es authorized in Co d	40.34 premiums nnecticut authorized in Co	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57
N Losses Less	s \$14,634.46 return resurance in companiet premiums receive paid	written premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut authorized in Co	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,188.42
N Losses Less N Losses Less	s \$14,634.46 return resurance in companies paid	written premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56
N Losses Less N Losses Less	s \$14,634.46 return resurance in companiet premiums receive paid	written premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112.058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86
N Losses Less N Losses Less	s \$14,634.46 return resurance in companies paid	written premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86
N Losses Less N Losses Less	s \$14,634.46 return resurance in companiet premiums received paid	written premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and inland.
N Losses Less N Losses Less	s \$14,634.46 return resurance in companies paid	vritten premiums, and \$20,6 es authorized in Co d	40.34 premiums nnecticut	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86
N Losses Less N Losses Less N	s \$14,634.46 return return return received paid	vritten premiums, and \$20,6 es authorized in Co. d	40.34 premiums nnecticut	nnecticut	\$147,332.95 35,274.80 \$112.058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944.817.00 1,236,300.00
N Losses Less N Losses Less N Gross Less	s \$14,634.46 return resurance in companiet premiums receive paid	written oremiums, and \$20,6 es authorized in Co d sured in companies sured in companies canceled, and \$0.00	authorized in Co	for rein-	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944,817.00 1,236,300.00 \$3,708,517.00
N Losses Less N Losses Less N Gross Less	s \$14,634.46 return return return received paid	vritten premiums, and \$20,6 es authorized in Co d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112.058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944.817.00 1,236,300.00
N Losses Less N Gross Less N Gross Less	s \$14,634.46 return return return receive paid	written premiums, and \$20,6 es authorized in Co d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944.817.00 1,236,300.00 \$3,708,517.00 \$23,112.25 5,837.35
N Losses Less N Gross Less N Gross Less	s \$14,634.46 return resurance in companies premiums receive paid	written premiums, and \$20,6 es authorized in Co.  d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944.817.00 1,236,300.00 \$3,708,517.00 \$23,112.25 5,837.35
N Losses Less N Gross Less N Losses Less	s \$14,634.46 return return return receive paid	written rremiums, and \$20,6 ses authorized in Co.  d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944.817.00 1,236,300.00 \$3,708,517.00 \$23,112.25 5,837.35 \$17,274.90 \$618.78
N Losses Less N Gross Less Less N Less N Less N Less	s \$14,634.46 return return return receive paid	written premiums, and \$20,6 es authorized in Co. d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944,817.00 1,236,300.00 \$3,708,517.00 \$23,112.25 5,837.35 \$17,274.90 \$618.78 0.00
N Losses Less N Gross Less N Losses Less N Losses Less N Losses Less	s \$14,634.46 return resurance in companies paid	written premiums, and \$20,6 es authorized in Co d	authorized in Co	ompanies	\$147,332.95 35,274.80 \$112,058.15 \$64,962.57 15,340.56 \$49,622.01 \$60,183.42 14,083.56 \$46,099.86 Marine and Inland. \$4,944,817.00 1,236,300.00 \$3,708,517.00 \$23,112.25 5,837.35 \$17,274.90 \$618.78 \$318.09

Schedule D. Bonds and Stocks owned	by the Comp	any.	
GOVERNMENT BONDS:	Book value.	Rate.	Market value.
District of Columbia, 3.65%, 1924	\$50,000.00 100,000.00	104	\$52,000.00
United States, 4%, 1925	19,806.65	110 60	110,000.00 15,000.00
United States of Mexico, Internal, 5%, 1920	19,000.00	00	10,000.00
STATE AND MUNICIPAL BONDS:  Simonton, Alberta, 5%, 1953 Georgia State, 3½%, 1920 Hamilton, Ont., 4½%, 1919-21 Jersey City, 4½%, 1961 Maisonneuve, 4½%, 1950 New York State, 3%, 1956 New York State, 3%, 1958 New York State, 3%, 1958 New York State, 3%, 1957 New York City, 4½%, 1957 New York City, 4½%, 1957 North Carolina State, 4%, 1957 North Carolina State, 4%, 1951 Onlario Province, 4%, 1941 Richmond, Va., 5%, 1922 Rochester, N. Y., 3½%, 1933 South Carolina State, 4½%, 1933 Torunic, 4%, 1944 Toronto, 4%, 1948 Victoria, B. C., 4½%, 1923			
Edmonton, Alberta, 5%, 1953	46,747.25 10,000.00	98	46,500.00
Georgia State, 31/2 %, 1920	10,000.00 48,656.67	90 97	9,000.00 48,500.00
Jersev City. 416 %. 1961	200 000.00	100	200,000,00
Maisonneuve, 41/2%, 1950	149,080.60	90	131,400.00
New York State, 3%, 1956	149,080.60 120,000.00 841,000.00	92 92	131,400.00 110,400.00 773,720.00
New York State, 3%, 1958	339,000.00	92	311,880.00
New York State, 3%, 1959	1,500,000.00	92 100	1,380,000.00
New York City, 4½%, 1907	200,000.00 2,000,000.00 300,000.00 49,968.75	100	200,000.00 1,980,000.00
New York City, 41/2%, 1957	300,000.00	100	800,000.00
North Carolina State, 4%, 1951	49,968.75	96 <b>94</b>	48,000.00 32,900.00
Richmond Va. 5% 1922	32,939.10 50,000.00	100	50.000.00
Rochester, N. Y., 31/2 %, 1933	100.000.00	86	86,000.00 117,000.00 215,106.00
South Carolina State, 41/2%, 1933	117,000.00 241,167.67 82,733.34	100 85	215 106 00
Toronto, 4%, 1948	82.733.34	85	82.734.00
Victoria, B. C., 41/2 %, 1923	47,711.45	95	47,500.00
RAILROAD BONDS: —	000 000 00	94	188,000.00
Alchison, Topeka & Santa Fe, 4%, 1960	200,000.00 100,000.00	87	87,000.00
Baltimore & Ohio, 4 1/2 %, 1933	200.550.00	90	189.000.00
Boston & Maine, 41/2%, 1929	200,000.00	75 99	150,000.00 198,000.00 93,000.00
Canadian Northern 414% 1918	200,000.00 97,944.45	93	93,000.00
Central of Georgia, 5%, 1945	100,000.00	103	103,000.00
Central New England, 4%, 1961	187,718.75 100,000.00	80 92	160,000.00
Chesapeake & Ohio, 44, %, 1930	284,225.00	79	92,000.00 237,000.00 122,000.00
Chicago & Alton, 3%, 1949	284,225.00 148,000.00 92,750.00	61 87	122,000.00 87,000.00
Chicago, Milwaukee & St. Paul. 4%, 1934	233,883.75	88	220,000.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	100,000.00	100	100,000.00
Chicago & North Western, 4%, 1926	300,000.00 79,687.50	90 72	270,000.00 72,000.00
Chicago, Rock Island & Pacific, 41/2 %, 1914	49.474.69	97	48,500.00
Chicago, Rock Island & Pacific, 4½%, 1918	49,474.69 188,937.50	97 83	48,500.00 166,000.00
Chicago & Western Indiana Notes, 5%, 1915	149,625.00	99	148,500.00
Cleveland Terminal & Valley, 4%, 1995	149,625.00 99,250.00 196,750.00 100.000.00	81 90	81,000.00 180,000.00
Colorado & Southern, 4½%, 1935	100.000.00	97	97,000.00
Erie, Pennsylvania Coal, 4%, 1951	280,367.50	88	264.000.00
Brie Equipment Trust, 5%, 1921	48,435.00 95,250.00	97 90	48,500.00 90,000.00
Galveston, Harrisburg & San Antonio, 5%, 1931.	100,000.00	100	<b>100,000.00</b>
Georgia Railroad & Banking, 4%, 1947	100,000.00 94,500.00 98,500.00	86	86,000.00
Interboro Rapid Transit Co., 5%, 1966	98,500.00 94,750.00	98 90	98,000.00 90,000.00
Kansas City. Fort Scott & Memphis, 4%, 1936	83,312.50 237,354.38	72	72,000.00 227,500.00
Kansas City Terminal, 4%, 1960	237,354.38	91 95	227,500.00 95,000.00
Lake Shore & Michigan Southern 4%, 1931	100,000.00 187,306.25	88	176,000.00
Lehigh Valley General Mortgage, 4%, 2003	289.875.00	86	258,000.00
Louisville, Henderson & St. Louis, 5%, 1946	20,000.00 98,750.00	80 8 <b>5</b>	20,000. <b>00</b> 85,000. <b>0</b> 0
Memphis Union Station Co., 5%, 1959	100,000.00	101	101,000.00
Missouri, Kansas & Texas, 41/2 %. 1936	100,000.00 89,750.00 172,750.00	81 68	81,000.00 136,000.00
New York Central, 44, %, 1915	200,000.00	99	198,000.00
New Orleans Terminal, 4%, 1953	200,000.00 87,750.00 100,000.00	75 105	75,000.00 105,000.00
New York, New Haven & Hartford, 5%, 1948	100,000.00	65	65,000.00
New York, New Haven & Hartford, 6%, 1933	100,000.00 138,800.00	100	138,800.00
Norfolk & Western — Pocahontas, 4%, 1941	229.855.00	88 94	220,000.00 376,000.00
Oregon Short Line, 4%, 1929	360,000.00 97,250.00	89	89,000.00
Oregon Short Line, 4%, 1929	100,000.00	91	91,000.00

	Book value.	Rate.	Market value.
Reading Company (Jersey Cen. Coll.), 4%, 1951	97,500.00 99,370.75 99,012.50 91,500.00	92	92,000.00
Routhern Pecific Company 40, 1920	99,370.75	98 85	98,000.00
Southern Pacific Company, 4%, 1950	91,500.00	83	85,000.00 83,000.00
Terminal Railroad Assoc. of St. Louis, 4%, 1958		85	85,000.00
The Hudson Companies, 6%, 1918	194,000.00 100,000.00 243,000.00 194,000.00 39,778.75	97 103	194,000.00
Union Pacific. 4%. 2008	243.000.00	90	103,000.00 225,000.00
Vandalia, 4%, 1957	194,000.00	90	225,000.00 180,000.00
Virginia Midland, 5%, 1936	39,778.75	102	51,000.00
Washington Terminal, 34%, 1945	97,125.00 85,906.25	97 79	97,000.00 79,000.00
Reading Company (Jersey Cen. Coll.), 4%, 1951. Rock Island Improvement Co., 4½%, 1915 Southern Pacific Company, 4%, 1929 Southern Pacific Company, 4%, 1950 Terminal Railroad Assoc of St. Louis, 4%, 1953 The Hudson Companies, 6%, 1918 Toledo & Ohio Central, 5%, 1935 Union Pacific, 4%, 2008 Vandalia, 4%, 1967 Virginia Midland, 5%, 1936 Virginia Railway Company, 5%, 1962 Washington Terminal, 3½%, 1945 Wisconsin Central, 4%, 1949	93,375.00	85	79,000.00 85,000.00
MISCRITANDONS RONDS			
Adams Express Company, 4%, 1948 American Tel. & Tel., 4%, 1929 American Tel. & Tel., 4½%, 1933 Boonville Railroad Bridge, 4%, 1951 Indiana Steel Company, 5%, 1952 International Haryester Company, 5%, 1915 National Tube Company, 5%, 1952	96,562.50	72	72,000.00
American Tel. & Tel., 4%, 1929	272.125.00	85	255,000.00
American Tel. & Tel., 41/2 %, 1938	69,895.00	95	66,500.00
Indiana Steel Company 5% 1952	69,895.00 106,700.00 100,000.00	80 98	96,000.00 98,000.00
International Harvester Company, 5%, 1915	190 000 00	99	188,100.00
National Tube Company, 5%, 1952	200,000.00 98,078.13 177,000.00 200,000.00	96	192,000.00
New York Tel., 4 1/2 %, 1939	98,078.13	94 77	94,000.00 154,000.00
New York & Westchester Lighting Co., 5%, 2004.	200.000.00	97	194,000.00
Southern Bell Tel. & Tel., 5%, 1941	99,720.00	97	97,000.00
International Harvester Company, 5%, 1915  National Tube Company, 5%, 1952  New York Tel., 4½%, 1939  New York & Westchester Lighting Co., 4%, 2004.  New York & Westchester Lighting Co., 5%, 1954  Southern Bell Tel. & Tel., 5%, 1941  The Mortgage Bond Co. of New York, 4%, 1966.  United States Steel Corporation, 5%, 1963	44,875.00	80	40,000.00
United States Steel Corporation, 5%, 1968	150,000.00	100	150,000.00
RAILROAD STOCKS: -			
4000 shs. Atchison, Topeka & Santa Fé, pref 7000 "Atchison, Topeka & Santa Fé, com 3000 "Baitimore & Ohio, pref 2000 "Baitimore & Ohio, com 2000 "Chicago, Milwaukee & St. Paul, pref 4000 "Chicago, Milwaukee & St. Paul, com 1000 "Chicago & North Western, pref 7000 "Chicago & North Western, com 1000 "Chicago, St. Paul, Minn. & Omaha, pref. 2000 "Cleveland & Pittsburgh 2000 "Delaware & Hudson	883,818.75 729,712.50 234,330.00 520,346.50	97	888,000.00
3000 " Reltimore & Ohio pref	729,712.50 234 330 00	98 80	651,000.00 240,000.00 460,000.00
5000 " Baltimore & Ohio, com	520,346.50	80 92	460,000.00
2000 "Chicago, Milwaukee & St. Paul, pref	277,440.00	135	
4000 " Chicago, Milwaukee & St. Paul, com	452,983.75	99 165	396,000.00 165,000.00 889,000.00 130,000.00
7000 " Chicago & North Western, prei	157,967.50 976,856.25 95,725.00 187,122.22	127	889,000.00
1000 " Chicago, St. Paul, Minn. & Omaha, pref.	95,725.00	130	180,000.00
2000 " Cleveland & Pittsburgh	187,122.22	156	156,000.00
2000 " Delaware & Hudson	848,375.00 853,701.19	152 126	80-4,000.00 81-9 000.00
1000 " Illinois Central	121.984.00	106	819,000.00 106,000.00
2000 "Kansas City, Fort Scott & Mem., pref.	163,425.00 439,877.50	56	112,000.00 447,000.00
6000 " Lehigh Valley	203,232.50	149 183	199,500.00
DOOD MEMBERS LEGIT MAY	772 020 12	125	625,000.00
3000 " New York Central & Hudson River	277,887.50 282,360.00 754,097.50 698,850.00	92	276,000.00
3000 " New York, New Haven & Hartford 7000 " Norfolk & Western	282,360.00 784.097.60	76 102	228,000.00
6000 " Northern Pacific	698,850.00	109	714,000.00 654,000.00
1000 " Northern Railroad Co. of New Jersey		75	75,000.00
	893,853.18	109 54	899.250.00
5000 " Pittsburgh, Bessemer & Lake Erie	214.256.25	86	185,000.00 215,000.00
1000 " Rensselaer & Saratoga	893,853.18 179,862.50 214,256.25 177,000.00 269,100.00	170	170,000.00
1800 "Rochester & Genesee Valley	269,100.00	105	189,000.00
5165 " Southern Pacific Co	540,762.82 151,125.00	88 76	454,520.00 152,000.00
1000 " Valley	180,000.00	110	110,000.00
BANK AND TRUST COMPANY STOCKS:			
500 shs. American Exchange National of N. Y.	91,990.00	200	100.000.00
EOO " Pourth National of New York	87,424.76	166	100,000.00 83,000.00 62,000.00 80,000.00
100 " Hanover National of New York	87,424.76 54,712.50 15,997.50	620	62,000.00
200 " Manhattan Company, New York 50 " Metropolitan Trust Company, New York	9,125.00	300 840	17.000.00
286 " Pacific, New York	40,103.87 100,277.50	250	17,000.00 85,750.00
200 "United States Mort. & Trust Co., N. Y.	100,277.50	400	80,000.00
Miscellaneous Stocks:			
3500 shs. American Tel. & Tel	416,418.18 895,138.12 117,500.00 112,500.00 145,275.00	118	418,000.00
6000 " Consolidated Gas Co., New York 1000 " International Nickel Co., com	895,138.12	129 114	774,000.00
500 " Lawyers Mortgage Company,	112,500.00	180	114,000.00 90,000.00 128,000.00
3500 shs. American Tel. & Tel	145,275.00	64	128,000.00
Totals \$			28,580,560.00

### Schedule X. Unlisted Assets.

	ate charged off om statement.	Par value.	Actual cost.	Market value Dec. 81, 1918.
Denver Union Water Co., com.	Never in	\$4,000.00	\$0.00	\$400.00
Denver Union Water Co., pref.	Never in	16,000.00	0.00	1,600.00
General Adjustment Bureau	Never in	400.00	400.00	0.00
Louisv., Hend'n & St. L., pref.	Never in	28,500.00	0.00	7,125.00
Louisville Property Co	Never in	1,000.00	0.00	0.00
Underwriters Salvage Co	Never in	2,000.00	2,000.00	0.00
Western Adjust. & Insp. Co	Never in	100.00	100.00	• 0.00
Southern Adjustment Bureau	Never in	500.00	500.00	0.00
Totals		\$52,500.00	\$8,000.00	\$9,125.00

# HUMBOLDT FIRE INSURANCE COMPANY,

### PITTSBURGH, PA.

Commenced Business, November, 1871.

A. H. TRIMBLE, President.	EDWARD HEER, Secretary.
CAPITAL STOCK.  Amount of capital paid up in cash  Amount of ledger assets December 31, 1912	
INCOME.	
Fire. Gross prems. received during the year, \$1,198,657.57	
Deduct reinsurance.	
\$213,804.90	
and return premiums,	
\$191,638.08 <b>405,442.98</b>	
Received for premiums	<b>\$</b> 793,214.59
Gross interest on mortgage loans \$53,434.66	<b>4.00,221.00</b>
Gross interest on collateral loans . 2,399.96	
Gross interest on bonds and divi-	
dends on stocks 5,394.68	
Gross interest on deposits 3,090.26	
Gross interest on judgment notes 47.24	
Gross interest on deposits with	
Philadelphia Underwriters' Asso'n, 6.30	
Gross rents from company's property,	
including \$1,200.00 for company's	
occupancy of its own buildings 8,881.30	
Total gross interest and rents	73,254.40
Income for use of party wall on apartment build-	•
ing, 1627 Beaver Avenue, Pittsburgh, Pa	844.00
Agents' balances previously charged off	1,687.44
Gross profit on sale or maturity of ledger assets, viz	s. :
Real estate \$622.13	
Stocks 3,200.00	3,822.13
Total income	

Sum of both amounts.....

\$2,266,413.88

G to all only held on fee	Fire.
Gross amount paid policy-holders for	·
losses (including \$42,167.47 occurring in previous years)	<b>\$4</b> 90,033.80
Deduct amount received for salvage,	
<b>\$</b> 858.69	•
for reinsurance in other companies,	
\$83,114.66	
and for discount,	
\$928.76	84,902.11

\$928.76 84,902.11	
Net amount paid policy-holders for losses	\$405,131.69
Expenses of adjustment and settlement of losses	9,983.65
Commissions or brokerage	221,968.18
Allowances to local agencies for miscellaneous	
agency expenses	19.15
Salaries, \$8,800.00, and expenses, \$10,418.90, of	
special and general agents	19,218.90
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	41,837.79
Rents, including \$1,200.00 for company's occupancy	
of its own buildings	3,222.01
Advertising, \$2,928.48; printing and stationery,	
\$6,541.20	9,469.68
Postage, telegrams, telephone, and express	8,764.38
Legal expenses	531.03
Furniture and fixtures	1,080.54
Maps, including corrections	3,086.44
Underwriters' boards and tariff associations	8 <b>,234.32</b>
Fire department, fire patrol and salvage corps as-	
sessments, fees, taxes and expenses	1,851.92
Inspections and surveys	2,132.66
Repairs and expenses (other than taxes) on real	
estate	2,097.18
Taxes on real estate	1,475.31
State taxes on premiums	13,717.94
Insurance-department licenses and fees	4,432.73
Federal corporation tax	357.18
Tax on capital stock	1,800.00
Fire Record, Bradstreet's and Dun's reports	1,427.50
Water and ice, gas and electric current	1,086.52
Auditors' fees and expenses	452.59
Bonds of officers and employees	170.01
Paid stockholders for interest or dividends (amount	
declared during the year)	48,000.00
Agents' balances charged off	1,481.67

	1,138.36	50.00	Stocks
		k value of	Gross decrease, by adjustment, in booledger assets, viz.:
	1,029.74		Real estate
815,199.0			Total disbursements
\$1,451,214.8			Balance
		ASSETS.	LEDGER
	\$114,157.10		Book value of real estate
	875,881.76		Mortgage loans on real estate
	51,740.00		Loans secured by collateral (Schedule C
	,		Book value of bonds, \$74,416.25, a
	144,434.94		\$70,018.69 (Schedule D)
	146.53		Cash in company's office
	123,633.43		Deposits in trust companies and banks
	137,199.92		Agents' balances, under three months d
	3,581.13		Agents' balances, over three months d
	200.00		Judgment note of Ruth Webster
	200.00		Deposit with Philadelphia Fire Unders
	240.00		sociation
<b>6</b> 1 451 614 61			Total ledger assets, as per balance.
<b>\$1,451,214.8</b> 1	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	Total ledger assets, as per balance.
		R ASSETS.	non-ledgi
	Accrued.	Due.	
	12,442.58		interest on mortgages
		Due. <b>\$3,558.90</b>	nterest on bonds
	12,442.58	Due. \$3,558.90  107.55	nterest on collateral loans
	12 <b>,442.58</b> 1,449.77	Due. <b>\$3,558.90</b>	nterest on bonds
	12,442.58 1,449.77	Due. \$3,558.90  107.55	Interest on bonds
18,020.80	12,442.58 1,449.77	Due. \$3,558.90  107.55	Interest on bonds
18,020.80 \$1,469,235.61	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90  107.55 462.00 \$4,128.45	Interest on bonds
	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90  107.55 462.00	Interest on bonds
	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90  107.55 462.00 \$4,128.45	Interest on bonds
	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90	Interest on bonds
	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90	Interest on bonds
	12,442.58 1,449.77  \$13,892.35	Due. \$3,558.90	Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS Agents' balances, representing business w to October 1, 1913
	\$13,892.35 \$13,892.35 	Due. \$3,558.90	Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS Agents' balances, representing business w to October 1, 1913
\$1,469,235.61	\$13,892.35 \$13,892.35 	Due. \$3,558.90	Total interest and rents due and accrued  Gross assets  DEDUCT ASSETS Agents' balances, representing business w to October 1, 1913

### LIABILITIES.

Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to Decem-	<b>\$2,343.38</b>	
ber 31st not reported	54,623.02	
Gross claims for losses resisted	5,098.87	
Total	\$62,065.27	
Deduct reinsurance due or accrued	9,257.05	
Net amount of unpaid losses and claims		<b>\$</b> 52,808. <b>22</b>
Unearned premiums on fire risks		830,574. <b>54</b>
Salaries, rents, expenses, bills, accounts, fees, etc., du	e or accrued	500.00
Estimated federal, state and other taxes hereafter pa	yable	8,000.00
Contingent commissions or other charges due or accre	ıed	2,500.00
Total liabilities, except capital	· · · · · · · · · · · · · · · · · · ·	\$894,382.76
Capital paid up in cash	<b>\$300,000.00</b>	
Surplus over all liabilities	262,938.03	
Surplus as regards policy-holders		562,938. <b>03</b>
Total		\$1,457,320.79

### RISKS AND PREMIUMS, 1913.

Fire.	Risks.	Premiums.
in force December 31, 1912	\$162,723,706 75,426,004	\$1,618,230.42 1,198,657.57
Totals Deduct those expired and marked off as terminated	\$238,149,710 52,402,505	\$2,816,887.99 971,666.67
In force at the end of the year 1913	\$185,747,205 27,641,814	\$1,845,221.32 295,322.27
Net amount in force December 31, 1913	\$158,105,391	\$1,549,899.05

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Writte		Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913	One year or less	\$36,138,447	\$401,999.02	1-2	\$200,999.51
1912	•	161,430	594.68	1-4	148.67
1913	Two years	1,900	28.20	3-4	21.15
1911		27,498,526	238.955.99	1-6	39.825.99
1912	Three years	30,352,457	258,860.88	1-2	129,430.44
1913		35,357,366	805.805.23	5-6	254,837.69
1910		166,882	2.080.13	1-8	253.77
1911		793,798	10.388.72	3-8	3,895.77
1912	Four years	48,685	496.00	5-8	310.00
1913		227,015	1.850.60	7–8	1.619.28
1909		2,759,869	31,883,12	1-10	3,188.31
1910	"	3,546,205	42.597.08	3-10	12,779.12
1911	Five years	5,489,921	66,175.82	1-2	88,087.91
1912		7.464.842	92,256.99	7-10	64,579.89
1918		7,114,972	88,171.16	9-10	79.354.04
,	Over five years	983,081	7,805.43	pro rata	6,243.00
	Totale	2152 105 301	\$1 549 899 OK		\$880 574 54

### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located	
anywhere in the United States, without any deduction whatever for	
reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$50,000.00
Total amount of the company's stock owned by the directors at par	• • • •
value?	77,600.00
Total amount loaned to directors or other officers?	17,500.00
Total amount loaned to stockholders not officers?	38,000.00
What interest, direct or indirect, has this company in the capital stock	•
of any other insurance company?	None.
Is a majority of the capital stock of this company owned or controlled.	
directly or indirectly, by any other corporation?	No.
Has this company guaranteed policies issued by any other company, and	
now in force? Answer - Yes, by purchasing the Allegheny Fire Insur-	
ance Company December 31, 1910, this company assumed all liability	
of Allegheny policies now in force in the State of Pennsylvania.	

Business in Connecticut, 1913.	Fire.
Gross risks written	\$2,266,620.00
Less \$347,066.00 risks canceled, and \$281,430.00 reinsurance in companies authorized in Connecticut	628,496.00
Net risks written	\$1,638,124.00
Gross premiums on risks written	\$26,186.40
Less \$3,239.80 return premiums; and \$3,830.48 premiums for reinsurance in companies authorized in Connecticut	6,570.28
Net premiums received	\$19,616.12
Less losses on risks reinsured in companies authorized in Connecticut	\$12,746.15 609.85
Net losses paid	\$12,136.30
Losses incurred	\$12,666.50 611.5\$
Net losses incurred	\$12,054.97

### Schedule C. Loans on Collateral.

	Donounio O. Dou	is on condici	u.	
		Par value.	Market value.	Amount loaned.
10	shs. Manchester Savings B'k & Tr.			
	Co	\$500.00	\$600.00	\$400.00
10	" Manchester Savings B'k & Tr.			
	Co	500.00	600.00	500.00
20	" Manchester Sav. B'k & Tr. Co.	1.000.00	1.200.00	
4	" U. S. Steel Co., pref	400.00	424.00	600.00
30	" Pittsburgh Coal Co., pref	3,000.00	2,602,50	
58	" Safe Deposit & Tr. Co	5,800.00	13,920.00	11,000.00
	•	-		300.00
16	" Manchester Sav. B'k & Tr. Co.	800.00	960.00	175.00
5	" Manchester Sav. B'k & Tr. Co.	250.00	800.00	200.00
7	Bonds Webster, Monessen, Belle Ver-			200.00
•	non & Fayette City St. Ry., Co.	7.000.00	7.000.00	5,000.00
10	shs. Crucible Steel Co., pref	1.000.00	875.00	
2ŏ	" First Nat. Bank of Allegheny	2,000.00	2.400.00	
	" Manchester Sav. B'k & Tr. Co.	500.00	600.00	300.00
10 20	" Bellevue Realty S. & T. Co	2.000.00	3.000.00	2,500.00
75	" Manchester Say. B'k & Tr. Co	8.750.00	4,500.00	2,000.00
Š	" Manchester Sav. B'k & Tr. Co.	250.00	300.00	120.00
25	" Manchester Sav. B'k & Tr. Co.	1.250.00	1.500.00	1.000.00
30	" Manchester Sav. B'k & Tr. Co.	1,500.00	1,800.00	
136	" Peoples Nat. Gas & Pipeage Co.	3,400.00	4.080.00	
\$500	Bond Presbyterian Hosp., 6%, 1919	500.00	500.00	
20	shs. Manchester Sav. B'k & Tr. Co.	1.000.00	1.200.00	1.000.00
40	" Manchester Sav. B'k & Tr. Co.	2.000.00	2,400.00	500.00
iŏ	" Manchester Sav. B'k & Tr. Co.	500.00	600.00	500.00
15	" Manchester Sav. B'k & Tr. Co	750.00	900.00	500.00
10	" Magufacturers Light & Heat Co.	500.00		10 500 00
10	Manufacturors Dignt & Heat Co.	250.00	500.00	12,500.00
100	Way neadurg frome das Co		1,800.00	8,000.00
	dicent Canada Copper Co	10,000.00	3,000.00	
25	Westinghouse All Diego Co	1,250.00	3,175.00	2,100.00
159	Columbia I late Glass Co	15,900.00	17,490.00	<b>700.00</b>
15	Municipator Davi Da E 111 CO	750.00	900.00	500.00
24	" Columbia Plate Glass Co	2,400.00	2,640.00	500.00
1	Columbia Pt. Glass Co. B'd 6%, 1921	1,000.00	1,000.00	200.00

00 -1- 0-1- 11- 11- 11- 11-	_	ar value.			mount loaned.
20 shs. Columbia Plate Glass 10 "Manchester Sav. B'k & 2 bonds Ohio Val. Water Co.,	Tr. Co	2,000.00 500.00 2,000.00		200.00 300.00 300.00	2,570.00
10 shs. Manchester Sav. B'k	& Tr. Co.	500.00		600.00	100.00
Totals		76,700.00	\$87,	666.50	\$51,740.00
Schedule D. Bo	nds and Stocks	oroned by t	the Comp	any.	
RAILBOAD BONDS:	_	Bool	k value.	Rate.	Market value.
Rock Island & Southern, 5%, 19 Lake Shore & Michigan Southern	947 , 4½%, 1915	\$	4,725.00 4,975.00	93½ 100	\$4,675.00 <b>5,</b> 000.00
MISCELLANBOUS BON	D8:				
Columbia Plate Glass Co., 6%, Crucible Steel Co., Pittsburgh, Pr. Jones & Laughlin Steel Co., 59 Pittsburgh Coal Co., 5%, 1931 Republic Iron & Steel Co., 5%, 1931 Republic Iron & Steel Co., 5%, 195 Union Natural Gas Corp., 6%, United Coal Co., 6%, 1915	a, 5%, 1923 %, 1914 		5,987.50 9,975.00 5,103.75 9,075.00 4,593.75 4,981.25 2,000.00 2,000.00 2,000.00 2,000.00 2,000.00	100 99 1/2 100 91 1/2 91 1/2 100 100 100 100 50	5,000.00
660 she. Pennsylvania R. R. Co		40	0,458.13	1101/2	36,465.00
MISCELLANEOUS STOC 50 shs. American Tel. & Tel. 10000 "Crucible Bond Scrip. 2 "General Adjustment ! 250 "Westinghouse Electric 100 "Westinghouse Electric	Co	(	3,648.75 3,356.81 100.00 0,697.50 5,762.50	123 77 50 32% 58	6,150.00 7,700.00 100.00 8,186.25 5,800.00
Totals		\$144	1,484.94		\$136,101.25
Sch	edule X. Unlis	ted Assets.			
1	Date charged off from statement.	Par value.	1	ctual	Market value Dec. 31. 1918.
Lot 221/2 x 100 in Elliott Boro., Allegheny Co., Pa.	1918	\$100.00	\$	125.00	\$100.00

# PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA.

#### PHILADELPHIA, PA.

### Commenced Business, 1792.

EUGENE	L	ELLISON,	President.	

T. HOUARD WRIGHT, Secretary.

### CAPITAL STOCK.

Amount of	capital paid up ii	n cash	\$4,000,000.00	
.Amount of ledg	ger assets December	r 31, 1912	• • • • • • • • • • • • • • • • • • • •	\$17,778,024.28

#### INCOME.

Marine and

_	Fire.	Inland.	
Gross premiums re-			
ceived during the			
<b>y</b> ear	\$8,699,352.35	<b>\$</b> 4,753, <b>43</b> 9.14	
Deduct reinsurance,			
\$2,410,439.78			
and return premiums	١,		
<b>\$1,648,228.23</b>	2,468,531.70	1,590,136.31	
Received for prems.			
(other than perp.)	\$6,230,820.65	\$3,163,302.83	<b>\$9,394,123.48</b>
Deposit premiums write	ten on perpetus	l risks (gross)	11,661.01
Gross interest on mort	gage loans	\$13,465.99	
Gross interest on bon	ds and divi-		
dends on stocks		628,672.52	
Gross interest on depos	its	23,345.28	
Gross interest on brane		,	
balances		223.61	
Gross interest on defer		1.31	
Gross rents from com	nany's prop-		
erty, including \$10,00			
pany's occupancy of i		15.213.50	
ben's a occubanca or i	on Amir nings.	10,210.00	
Total gross interest	and rents		680,922.21

Perpetual permits, transfer fees and earned deposits Refunded paving assessment against Chicago prop-	3,247.73	
erty sold in 1911	17.28	
Differences in exchange	1,283.88	
Refunded mortgage expense previously paid	520.85	
Agents' balances previously charged off	1,235.23	
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	3,888.82	
Total income		10,096,900.49
Sum of both amounts		\$27,874,924.77

Fire.

losses ..... \$4,251,599.65 \$2,808,244.62

Gross amount paid policy-holders for

Marine and Inland.

Deduct amount re-	
ceived for salvage,	
<b>\$406,434.35</b>	
and for reinsurance	
in other companies,	
<b>\$1,322,264.37</b> 683,288.88 1,044,409.84	
Net amount paid policy-	
holders for losses \$3,568,310.77 \$1,763,834.78	\$5,332,145.55
Expenses of adjustment and settlement of losses	86,533.79
Commissions or brokerage	1,936,199.81
Allowances to local agencies for miscellaneous	
agency expenses	<b>292,</b> 082.18
Salaries, \$341,403.48, and expenses, \$124,786.15, of	
special and general agents	466,189.63
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	198,666.75
Rents, including \$10,000.00 for company's occupancy	
of its own buildings	52,666.14
Advertising, \$25,895.30; printing and stationery,	
\$79,805.56	105,700.86
Postage, telegrams, telephone, and express	58,010.46
Legal expenses	19,193.49
Furniture and fixtures	8,580.12
Maps, including corrections	21,071.54
Underwriters' boards and tariff associations	66,455.21
Fire department, fire patrol and salvage corps	•
assessments, fees, taxes and expenses	39,738.25
Inspections and surveys	50,009.78
•	

Repairs and expenses (other than taxes) on real		
estate	5,423.24	<u> </u>
Taxes on real estate	4,232.51	
State taxes on premiums	186,354.33	}
Insurance-department licenses and fees	38,445.87	
Federal corporation tax	10,364.91	
Arkansas franchise tax	200.00	•
Pennsylvania tax on capital stock	22,414.66	}
Municipal licenses	20,673.00	
Janitor and engine room expenses	1,387.26	
Heat and light	1,433.96	
Employees' lunches	7,300.37	
Registration of stock	100.00	,
Subscriptions	4,731.99	
Expenses on mortgage loans	75.00	
Contribution to gratuity and relief fund	25,000.00	1
Deposit premiums returned	20,687.31	
Paid stockholders for interest or dividends (amount		
declared during the year)	480,000.00	
Agents' balances charged off	2,765.62	
Gross loss on sale or maturity of ledger assets, viz.:		
Real estate		
Bonds 943.75		
Stocks 8,287.62	10,842.82	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate		
Bonds	20,240.69	
Donus 240.06	20,240.00	
Total disbursements		9,595,917.10
Balance		\$18,279,007.67
,		
LEDGER ASSETS.		
Book value of real estate	<b>\$235,300.00</b>	
Mortgage loans on real estate	243,375.00	
Book value of bonds, \$12,943,363.92, and stocks,		
\$2,232,827.48 (Schedule D)	15,176,191.40	
Cash in company's office	2,073.19	
Deposits in trust companies and banks not on in-		
terest	25,000.00	
Deposits in trust companies and banks on interest	991,456.07	
Agents' balances, under three months due	1,539,694.00	
Agents' balances, over three months due	14,843.49	
Bills receivable, taken for marine and inland risks	15,422.99	
Bills receivable, taken for fire risks	35,651.53	
Total ledger assets, as per balance		

	non-ledge	ASSETS.		
Interes	t on mortgages	Due. \$103.12	Accrued. \$1,861.50	
Interes	t on bonds	•••••	142,624.85	
	tal interest due and accrued			144,589.47 57,400.00
Gr	oss assets	· · · · · · · · · · · · · · · · · · ·		\$18,480,997.14
•	DEDUCT ASSETS	TIMDA TON	ED.	
Agents'	balances, representing business	s written		
	to October 1, 1913ceeivable, past due, taken for mari		<b>\$14,843.49</b>	
and i	fire risks	• • • • • • • •	144.00	
	edule D)		585,887.42	
•	claims		57,400.00	
Tot	tal		• • • • • • • • • • • • • • • • • • • •	658,274.91
1	Fotal admitted assets	• • • • • • • • • •		\$17,822,722.2\$
	LIABIL	ITIES.		
Gross	osses adjusted and unpaid claims for losses reported and u reserve for losses incurred prior to	nadjusted,	\$141,446.28	
-	ot reported		1,331,599.49	
Gross c	laims for losses resisted	••••••	47,854.23	
Tot	ial		\$1,520,900.00	
Deduct	reinsurance due or accrued	••••••	135,237.67	
Net	t amount of unpaid losses and clai	ims		\$1,385,662.33
	ed premiums on fire risks			
	ed premiums on inland navigation			
Unearne	ed premiums on unexpired marine	risks	371,390.36	
	al unearned premiums			7,044,859.25
	on perpetual policies (90 and 959			720,678.35
	ed federal, state and other taxes			100,000.00
Conting	ent funds		• • • • • • • • • • • • • • • • • • • •	571,522.30

Total liabilities, except capital ...... \$9,822,722.23

100 : INSURANC	E COMPANI OF	NORTH	AMERICA.	
Capital paid up in cash .		•	4 000 000 00	
Surplus over all liabilitie		-		
Surplus over all maniful	28	• • • • •	4,000,000.00	
S		_		0 000 000 00
Surplus as regards po	olicy-noiders	• • • • • • •	• • • • • • • • • • • • • • • • • • • •	8,000,000.00
Total			<i>.</i>	817.822.722.23
				, , ,
	SPECIAL DEPOS	ITS.		
(Showing deposit	ts not held for protec			
State, Country, 1	funicinality Etc		Market value of deposit.	Corresponding liabilities.
Georgia			\$10,000.00	
New Mexico	. <b> </b>			\$62,138.57 17,739.98 59,423.43
Virginia	<b></b>		51,410.00 319,719.60	249.019.78
Special deposits in excess of	corresponding liabili	ties, \$72,4	79.84.	210,010
	RISKS AND PREMIUS	rs. 1912		
	FIRE.		MARINE A	ND INLAND.
		miums.	Risks.	Premiums.
In force December 31, 1912				\$1,506,610.76
Written or renewed during the year		•	1,035,165,258	
Totals				
marked off as terminated_			1,022,253,496	4,742,792.19
In force at the end of the year 1913 Deduct amount reinsured	** *** *** ***	- 1- 1 00	A110 001 F00	A. F. C DER S1
Deduct amount reinsured	\$1,246,807,642 \$18,74 151:963,310 1.56	5,154.26 8,776.31	3,372,802	\$1,517,257.71 81,756.25
Net amount in force				
Net amount in force December 31, 1913	\$1,094,844,332 \$12,17	6,377.95	\$114,888,724	\$1,435.501.46
Net amount in force	\$1,094,844,332	6,377.95	\$114,888,724	\$1,435.501.46
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same	\$1,094,844,332 \$12,17	6,377.95	\$114,888,72 <del>4</del>	\$1,435,501.46 \$30,660,138.44
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same	\$1,094,844,332 \$12,17   above	6,377.95	\$114,888,724 	\$1,435,501.46 \$80,660,138.44 \$795,264.58
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same	\$1,094,844,332 \$12,17 I above  ULATION OF FIRE RISI  Gr  Amount.	6,377.95  KS AND Pi oss premiu charged.	\$114,888,724	\$1,435,501.46 \$80,660,138.44 \$795,264.58 Premiums uncarned.
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less	\$1,094,844,332 \$12,17 I above  ULATION OF FIRE RISI  Gr  Amount.	6,377.95  KS AND Pi oss premiu charged.	\$114,888,724	\$1,435,501.46 \$80,660,138.44 \$795,264.58 Premiums uncarned.
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 (	\$1,094,844,332 \$12,17 1 above	6,377.95  KS AND Pi oss premiu charged.	\$114,888,724	\$1,435,501.46 \$80,660,138.44 \$795,264.58 Premiums uncarned.
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 (	\$1,094,844,332 \$12,17 1 above	6,377.95  KS AND Pi oss premiu charged.	\$114.888,724 	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18.360.01 271,855.64
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPIT  Year. Written. Term. 1913 One year or less 1912 {	\$1,094,844,332 \$12,17 1 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933	\$114.888,724 	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18.360.01 271,855.64
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 } Two years 1911 1912 } Three years 1913	\$1,094,844,332 \$12,17 1 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933	\$114.888,724 	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18.360.01 271,855.64
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912   1913   Two years 1911   1912   1913   Three years 1913	\$1,094,844,332 \$12,17 1 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933	\$114.888,724 	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18.360.01 271,855.64
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912 Three years 1913	\$1,094,844,332 \$12,17 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127	\$114,888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiuma unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4.172.98
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1 1913 Two years 1911 1 1912 Three years 1913 1 1910 1 1911 Four years	### Time Risk #### Time Risk ### Time Risk #### Time Risk ### Time Risk #### Time Risk ##### Time Risk #### Time Risk #### Time Risk #### Time Risk #### Tim	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 1,411 11,127 24,364 13,591	\$114,888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.93 15,227.93 11,892.25
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1911 1912 Two years 1911 1912 1913 Three years 1911 1912 1913 Four years 1913 1910 1991	### Time Risk #### Time Risk ### Time Risk #### Time Risk ### Time Risk #### Time Risk ##### Time Risk #### Time Risk #### Time Risk #### Time Risk #### Tim	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 1,411 11,127 24,364 13,591	\$114,888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.93 15,227.93 11,892.25
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 1911 1912 Three years 1913 1910 1911 1912 1913 1909 1910	\$1,094,844,332 \$12,17 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11 11,127 24,364 13,591 461,245 536,800	\$114,888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.93 15,227.93 11,892.25
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 1912 1913 Two years 1911 1912 Pour years 1913 1909 1910 1911 Five years	\$1,094,844,332 \$12,17  above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127 24,364 13,591 461,245 536,800 645,833	\$114.888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiuma unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886.529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 Four years 1919 1910 1911 Five years 1919 1910 1911 Five years 1912 1913 1909 1910 1911 Five years	\$1,094,844,332 \$12,17  above	6,377.95  KS AND PI OSS premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127 24,364 13,591 461,245 536,800 645,833 710,243	\$114.888,724 	\$1,435,501.46 \$30,660,138.44 \$795,264.58 Premiuma unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886.529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 1912 1913 Two years 1911 1912 Pour years 1913 1909 1910 1911 Five years	\$1,094,844,332 \$12,17 above	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127 24,364 13,591 461,245 536,800 645,833	\$114,888,724 	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650,232.49
Net amount in force December 31, 1913 3  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 1912 1913 Two years 1911 1912 1913 Three years 1911 1912 1913 1900 1911 1912 Four years 1913 1909 1910 1911 Five years 1912 1913	### Transparence	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11,27 24,364 13,591 461,245 536,800 645,833 710,249 722,480	\$114,888,724 	\$1,435.501.46 \$80,660.138.44 \$795,264.58 Premiuma unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515.362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650.232.49 14,527.50 \$6,287,905.40
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913 1910 1911 Four years 1919 1910 1911 Five years 1912 1913 Over five years Totals	### Transport	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477	\$114,888,724	\$1,435,501.46 \$30,660.138.44 \$795,264.53 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322,916.65 497,174.71 650,232.49 14,527.50
Net amount in force December 31, 1913  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 1912 1913 Two years 1911 1912 1913 Three years 1910 1911 1912 1913 Pour years 1919 1910 1911 Five years 1912 1913 Over five years Totals Perpetual risks Grand Totals	\$1,094,844,332 \$12,17  above  Manount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 989,748 1.514,562 2.371,464 1.456,574 38,220,787 43,856,759 53,115,879 53,115,8	6,377.95  KS AND PI OSS premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,411 11,127 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650,232.49 14,527.50 \$6,287,905.40 720,678.35
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1913 Four years 1911 1912 1913 Pour years 1913 1910 1911 Five years 1913 Over five years Totals Perpetual risks Grand Totals	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI  Amount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 1,514,562 2,371,464 1,456,574 38,220,787 43,856,759 53,115,879 59,434,686 61,091,180 2,635,471  \$1,094,844,332 30,660,138  \$1,125,504,470 \$ SENERAL INTERROO	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11,27 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650,232.49 14,527.50 \$6,287,905.40 720,678.35
Net amount in force December 31, 1913 :  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1913 Four years 1911 1912 1913 Prour years 1913 1910 1911 Five years 1913 Over five years Totals Perpetual risks Grand Totals	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI  Amount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 1,514,562 2,371,464 1,456,574 38,220,787 43,856,759 53,115,879 59,434,686 61,091,180 2,635,471  \$1,094,844,332 30,660,138  \$1,125,504,470 \$ SENERAL INTERROO	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11,27 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18.360.01 271,655.64 886,529.76 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650,232.49 14,527.50 \$6,287,905.40 720,678.35
Net amount in force December 31, 1913:  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1913 1910 1911 1912 1913 Pour years 1913 1909 1910 1911 Five years Totals Perpetual risks Grand Totals  Largest gross aggregate ar anywhere in the United reinsurance, whether the	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI GRAMOUNT. \$293,210,510 \$293,210,510 \$2,487,303 \$162,793,314 \$179,380,301 \$187,703,268 \$1,514,562 \$2,371,464 \$1,456,574 \$38,220,787 \$43,856,759 \$53,115,879 \$54,44,686 \$61,091,180 \$2,635,471  \$1,094,844,332 \$30,660,138  \$1,125,504,470 \$ENERAL INTERROG nount insured in an States, without any same be in admitted	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11,27 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,515,362.55 1,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650,282.49 14,527.50 \$6,287,905.40 720,678.35 \$7,008.583.75
Net amount in force December 31, 1913:  Perpetual risks not included Premiums on same  RECAPIT! Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   Over five years Totals Perpetual risks Grand Totals  CLargest gross aggregate an anywhere in the United reinsurance, whether the panies?	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI  Amount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 989,748 1.514,562 2.371,464 1.456,574 38,220,787 43,856,759 53,115,879 59,434,686 61,091,180 2,635,471  \$1,094,844,332 \$30,660,138 \$1,125,504,470 \$  SENERAL INTERROGOUNT insured in ar States, without any same be in admitted any's stock owned by	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11 11,127 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES By one hiddeduction or non-a	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.53 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322,916.65 497,114.71 650,232.49 14,527.50 \$6,287,905.40 720.678.35 \$7,008.583.75
Net amount in force December 31, 1913:  Perpetual risks not included Premiums on same  RECAPIT! Year. Written. Term. 1913 One year or less 1912   1913 Two years 1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   Over five years Totals Perpetual risks Grand Totals  CLargest gross aggregate an anywhere in the United reinsurance, whether the panies?	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI  Amount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 989,748 1.514,562 2.371,464 1.456,574 38,220,787 43,856,759 53,115,879 59,434,686 61,091,180 2,635,471  \$1,094,844,332 \$30,660,138 \$1,125,504,470 \$  SENERAL INTERROGOUNT insured in ar States, without any same be in admitted any's stock owned by	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11 11,127 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES By one hiddeduction or non-a	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.58 Premiums unearned. \$1,860.080.00 11,181.84 18,360.01 271,655.64 886.529.76 1,515.362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322.916.65 497,174.71 650.232.49 14,527.50 \$6,287,905.40 720,678.35 \$7,008.583.75
Net amount in force December 31, 1913:  Perpetual risks not included Premiums on same  RECAPITY Year. Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 1913 Four years 1910 1911 Four years 1913 1909 1910 1911 Five years Totals Perpetual risks Grand Totals  Largest gross aggregate ar anywhere in the United reinsurance, whether the	\$1,094,844,332 \$12,17  above  CLATION OF FIRE RISI  Amount. \$293,210,510 5.082,526 2.487,303 162,793,314 179,380,301 187,703,268 989,748 1.514,562 2.371,464 1.456,574 38,220,787 43,856,759 53,115,879 59,434,686 61,091,180 2,635,471  \$1,094,844,332 \$30,660,138 \$1,125,504,470 \$  SENERAL INTERROGOUNT insured in ar States, without any same be in admitted any's stock owned by	6,377.95  KS AND Pross premiu charged. \$3,720,160 44,727 24,480 1,629,933 1,773,059 1,818,435 11,11 11,127 24,364 13,591 461,245 536,800 645,833 710,249 722,480 28,477 795,264 12,971,642 GATORIES By one hiddeduction or non-a	\$114.888,724	\$1,435.501.46 \$30,660.138.44 \$795,264.53 Premiums unearned. \$1,860,080.00 11,181.84 18,360.01 271,655.64 886,529.76 1,515,362.55 1,515,362.55 1,426.42 4,172.98 15,227.93 11,892.22 46,124.56 161,040.14 322,916.65 497,114.71 650,232.49 14,527.50 \$6,287,905.40 720.678.35 \$7,008.583.75

What interest, direct or indirect, has this company in the capital stock any other insurance company?	per None. led, per No.
BUSINESS IN CONNECTICUT, 1913.	Fire.
Gross risks written Less \$3,013,406.00 risks canceled, and \$3,551,171.00 reinsurance companies authorized in Connecticut	\$18,744,856.00 in
Net risks written	
Gross premiums on risks written  Less \$18,520.71 return premiums, and \$89,865.60 premiums for re- surance in companies authorised in Connecticut	10- 10- 57,886.81
Net premiums received	\$136,839.86
Lesse paid  Less losses on risks reinsured in companies authorized in Connecti	
Net losses paid	
Less incurred	\$118,222.06
Less losses on risks reinsured in companies authorized in Connecti	cut 42,608.53
Net losses incurred	
	Marine and Inland.
Gross risks written	
Gross risks written Less \$196,662.00 risks canceled, and \$73,702.00 reinsurance in copanies authorized in Connecticut	m-
Net risks written	\$7,110,994.00
Gross premiums on risks written	\$33,825.74
Gross premiums on risks written	4,485.08
Net premiums received	
Less losses on risks reinsured in companies authorized in Connection	cut 983.28
Net losses paid	\$13,710.88
Losses incurred	\$20,858.11
Net losses incurred	\$19,849.83
State, County, and Municipal Bonds:— Book value. Re	•
	ate. Market value. 100 \$10,000.00
Colfax County, New Mexico, 6%, 1917 100.00	100.00
Grant County, New Mexico, 5%, 1932	100 8,000.00
Montreal, Canada, 3½%, 1939	98 98,000.00 85 38,250.00
Montreal, Canada, 4%, 1925	94 26.320.00
Montreal, Canada, 4%, 1928     88,000.00       Montreal, Canada, 4%, 1944     27,000.00       New York, 33,6%, 1952     100,000.00	94 78,020.00 88 23,760.00 85 85,000.00
Montreal, Canada, 4%, 1944	88 23,760.00
New York, 3½%, 1952 100,000.00	85 85,000.00
New York City, 4%, 1936	96 10,560.00 95 85,500.00
New York City, 4%, 1956 50,687.50	95 47,500.00
New York City, 4%, 1957       41,800.00         New York City, 4%, 1957       24,187.50	10 <del>4</del> 41.600.00
New York City, 4%, 1957 24,187.50	96 24,000.00
New York City, 4%, 1959	96 96,000.00
New York City, 44%, 1960	100 500,000.00 98 24,500.00
Nova Scotia Province, 3%, 1922 9.000.00	89 8,900.00
Ottawa, Canada, 81/2 %, 1928 28,500.00	82 24,600.00
Nova Scotla Province, 3%, 1922         9,000.00           Ottawa, Canada, 3½%, 1928         28,500.00           Philadelphia, Penn., 4%, 1939         103,375.00	100.000.00
Portland, Oregon, 5%, 1922	103 51,500.00
Richmond, Virginia, 4%, 1923	100 200.00 97 48,500.00
Richmond, Virginia, 4%, 1927	97 2,910.00
	96 11.520.00

	Book value.	Rate.	Market value.
Toronto, Canada, 81/4 %, 1945	4,400.00	80	3,893.34
Toronto, Canada, 4%, 1948	18.082.00	93	18,600.00 26,700.00
Toronto, Canada, 3½%, 1945 Toronto, Canada, 4%, 1948 Winnipeg, Manitoba, 4%, 1938 Winnipeg, Manitoba, 4%, 1931	29,400.00	89	26,700.00
winnipeg, manitoba, 4%, 1941	11,460.00	89	10,680.00
RAILROAD BONDS:—  Alabama Great Southern, 5%, 1927 Atchison, Topeka & Santa F&, 4½, 1960 Atchison, Topeka & Santa F&, 4½, 1960 Atchison, Topeka & Santa F&, 4%, 1995 Atchison, Topeka & Santa F&, 4%, 1995 Atchison, Topeka & Santa F&, 4%, 1958 Atlantic and Danville, 4%, 1948 Atlantic City, 4%, 1951 Baltimore & Ohio, 4½, %, 1914 Baltimore & Ohio, 4½, %, 1915 Baltimore & Ohio, 4½, %, 1916 Baltimore & Ohio, 4½, %, 1917 Baltimore & Ohio, 4½, %, 1918 Baltimore & Ohio, 4½, %, 1918 Baltimore & Ohio, 4½, %, 1918 Baltimore & Ohio, 4½, %, 1925 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1925 Baltimore & Ohio, 4%, 1935 Canadian Northern, 4%, 1930 Canadian Northern, 4%, 1930 Canadian Northern, 4%, 1930 Canadian Northern, 4½, 1915 Canadian Northern, 4½, 1915 Canadian Northern, 4½, 1915 Canadian Northern, 4½, 1929 Central Pacific, 4%, 1929 Central Pacific, 4%, 1954 Chesapeake & Ohio, 5%, 1939 Chesapeake & Ohio, 5%, 1939 Chesapeake & Ohio, 4½, %, 1992 Chicago & Brie, 5%, 1982 Chicago & Brie, 5%, 1982 Chicago, Burl & Quincy, 4%, 1958 Chicago, Burl & Quincy, 4%, 1958 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago, Milwaukee & St. Paul, 4½, %, 1932 Chicago, Milwaukee & St. Paul, 4½, %, 1932 Chicago, Milwaukee & St. Paul, 4½, %, 1932 Chicago, Milwaukee & St. Paul, 4½, %, 1938 Chectaw, Oklahoma & Guif, 5%, 1919 Choctaw, Oklahoma & Guif, 5%, 1938 Cleveland, Lorain & Wheeling, 5%, 1938 Cleveland, 1938 Cleveland, 1938 Cl			
Alchama Great Southern 50/ 1927	51,500.00	100	50,000.00
Atchison, Topeka & Santa Fe. 41/4 %. 1962	101,875.00	94	94,000.00
Atchison, Topeka & Santa Fe, 4%, 1960	101,875.00 101,366.25	95	95 000.00
Atchison, Topeka & Santa Fe, 4%, 1995	12,045.00	93 87	11,160.00
Atlantic and Danville, 4%, 1948	33,050.00	85	11,160.00 33,060.00 29,750.00
Atlantic City, 4%, 1951	36,622.50 33,050.00 74,250.00	92	69,000.00
Baltimore & Ohio, 41/2%, 1914	40,026.25	100	40,000.00
Baltimore & Ohio, 4½%, 1915	86,022.81	99 9 <b>9</b>	35,640.00 5 940.00
Baltimore & Ohio, 41/2 %, 1917	6,001.87 12,003.76 6,001.87	99	5,940.00 11,880.00
Baltimore & Ohio, 41/2 %, 1918	6,001.87	99	5.940.00
Baltimore & Ohio, 4½%, 1933	184,843.75 80,000.00	91 92	182,000.00
Baltimore & Ohio, 4%, 1941	45.812.50	85	27,600.00 42,500.00 182,000.00 176,000.00
Baltimore & Ohio, 3½%, 1925	45,812.50 190,000.00 183,000.00	. 91	182,000.00
Baltimore & Ohio, 3½%, 1925	183,000.00	88	176,000.00 21,250.00
Big Sandy, 4%, 1944	22,062.50 50,895.00	85 105	52,500.00
Canadian Northern, 4%, 1930	64,892.40	92	59,996.26 25,000.00 24,750.00
Canadian Northern, 4½%, 1914	24,471.55	100	25,000.00
Canadian Northern, 41/2 %, 1915	24,471.55 24,353.08 24,240.48	99 ·	24,750.00 24,750.00
Central Pacific. 31/4 %. 1929	43,800.00	92	46,000.00
Central Pacific, 4%, 1954	184,325.00 54,250.00 75,000.00 50,000.00	85	161,500.00
Chesapeake & Ohio, 5%, 1939	54,250.00	105 92	52,500.00
Chicago & Erie 5% 1982	50,000.00	104	69,000.00 52,000.00
Chicago & North Western, 31/4 %, 1987	87,475.00	81	81,000.00
Chicago & Western Indiana, 5%, 1915	100,000.00	100 90	100.000.00
Chicago, Elevated 5%, 1914	98.250.00	100	22,500.00 100,000.00
Chicago Great Western, 4%, 1959	91,750.00	71	71,000.00
Chicago, Indiana & Southern, 4%, 1956	24,125.00 98,250.00 91,750.00 23,750.00	90	22,500.00
Chicago, Milwaukee & Puget Sound, 4%, 1949	95,500.00 51,687.50	90 101	90,000.00 50,500.00
Chicago, Rock Island & Pacific, 4%, 1988	100,000.00 50,000.00 <b>50,000.00</b>	84 77	84,000.00 38,500.00
Chicago, St. Louis & New Orleans, 31/2%, 1951	50,000.00	77	38,500.00
Choctaw & Memphis, 5%, 1949	50,000.00	<b>98</b> 98	49,000.00 49,000.00
Choctaw. Oklahoma & Gulf. 5%, 1919	75,812.50	98	73,500.00
Cincinnati, Hamilton & Dayton, 5%, 1942	50,000.00	92	46,000.00
Claveland Cincinnati Chic & St. Louis 40, 1933	51,875.00 48,000.00	100 86	50,000.00 43,000.00
Cleveland, Lorain & Wheeling, 5%, 1933	50,000.00	102	K1 000 00
Cleveland, Lorain & Wheeling, 5%, 1936	25,000.00	100	25,000.00 47,500.00 100,000.00 47,500.00
Cleveland Short Line, 4½%, 1961	47,625.00	95 100	100 000 00
Delaware & Hudson, 4%, 1943	100,000.00 49,812.50	100 95 93	47.500.00
Delaware River R. R. and Bridge Co., 4%, 1936.	50,000.00	93	46,500.00
Duluth, Missabe & Northern, 5%, 1941	48,300.00 50,125.00	102 991⁄4	46,920.00 49,750.00
Erie, 4%, 1996	89.000.00	71	71.000.00
Erie, 4%, 1996	89,000.00 94,000.00 48,230.25	71 <sup>2</sup>	71,000.00 77,080.00 49,500.00
Erie, 4%, 1914	48,230.25 4,985.18	99	49,500.00 4,975.00
Erie 414 % 1915	9,964.92	991/3 991/3	9,950.00
Erie, 4½%, 1915	9,959.60	99	9,900.00
Erie, 41/2 %, 1916		99	4,950.00
Erie, 4%, 1914 Erie, 4½%, 1914 Erie, 4½%, 1915 Erie, 4½%, 1915 Erie, 4½%, 1916 Erie, 4½%, 1916 Erie, 4½%, 1917 Erie, 4½%, 1917 Erie, 5%, 1922 Georgia Rv. and Electric, 5%, 1949	9,949.33 4,972.19	99 984	9,900.00 4,925.00
Erie, 41/2%, 1917	4.969.76	981/3 981/3	4,925.00
Erie, 5%, 1917 Erie, 5%, 1927 Georgia Ry. and Electric, 5%, 1949 Indiana, Columbus and East, Trac. Co 5%, 1926 Indiana, Illinois & Iowa, 4%, 1950 Indianapolis Trac. and Term. Co 5%, 1933 Interborough Rapid Transit, 5%, 1966 Jamestown, Franklin & Clearfield, 4%, 1959 Lefterson, 5%, 1919	48,142.50	99	49,500.00
Georgia Ry. and Electric, 5%, 1949	49,375.00 91,000.00 48,600.00	96 90	48,000.00 90,000.00
Indiana, Illinois & Iowa, 4%, 1950	48,600.00	89	44,500.00
Indianapolis Trac. and Term. Co., 5%, 1933	97,500.00	98	98,000.00
Interborough Rapid Transit. 5%, 1966	98,500.00 95,000.00	981/2 90	98,500.00
Jefferson, 5%, 1919	50,000.00	100	90,000.00 50,000.00
Jefferson, 5%, 1919  Jersey City, Hoboken & Paterson Street, 4%, 1949  Lake Shore & Michigan Southern, 4%, 1928	50,000.00 41,000.00	75 90	37,500.00
Lake Shore & Michigan Southern, 4%, 1928	150,000.00 52,000.00	90 107	135,000.00 55,640.00
Lehigh Valley, 41/2 %	02,000.00	101	00,020.04

	· Book value.	Rate.	Market value.
Lehigh Valley, 4%, 1919 Lehigh Valley, 4%, 1920 Lehigh Valley, 4½%, 1923 Lehigh Valley, 4½%, 1923 Lehigh Valley, 4½%, 1940 Lehigh Valley Terminal, 5%, 1941 Lehigh Valley Transit, 4%, 1935 Long Island, 4½%, 1922 Long Island, 4½%, 1949 Louisville & Nashville, 6%, 1919 Louisville & Nashville, Unified, 4%, 1940 McKeesport & Belle Vernon, 6%, 1918 Market Street Elevated, 4%, 1955 Massachusetts Electric, 5%, 1915 Metropolitan Street, Kansas City, Mo., 5%, 1913 Midland Valley, 5%, 1953 Midland Valley, 5%, 1953	8,900.00	96	9,600.00
Lenigh Valley, 4%, 1920	17,800.00 50,000.00	96 101	19,200.00 50,500.00
Lehigh Valley, 4%, 2003	197,000.00	88	176,000.00
Lehigh Valley, 4½%, 1940	50,000.00 40,000.00	100 107	50,000.00 <b>42,800.00</b>
Lehigh Valley Transit 4%, 1935	46,500.00	86	43,000.00
Long Island, 41/2 %, 1922	50,750.00 100,000.00	95	47,500.00
Long Island, 4%, 1949	100,000.00	90	90.000.00
Louisville & Nashville, Unified, 4%, 1940	28,000.00 49,000.00 20,000.00	109 92	80,520.00 46,000.00
McKeesport & Belle Vernon, 6%, 1918	20,000.00	100	46,000.00 20,000.00
Market Street Elevated, 4%, 1955	98,845.00	94 99	94,000.00 49,500.00
Metropolitan Street, Kansas City, Mo., 5%, 1913	98,845.00 49,300.00 49,000.00 60,750.00 30,400.00	92	46,000.00
Midland Valley, 5%, 1953	60,750.00	50 25 95	46,000.00 83,750.00 8,000.00 28,500.00
New York & Erie. 44%. 1923	29,000.00	25 95	28.500.00
New York Central & Hudson River, 41/2 %, 1916	24,930.00	99	24.750.00
New York Central & Hudson River, 41/6, 1917	49,830.00	981/3 981/3	49,250.00
New York Central, 5%, 1915	24,897.50 95,500.00 99,250.00	100	24,625.00 100.000.00
New York Central, 4½%, 1915	99,250.00	100	100,000.00 100,000.00
Norfolk & Western, 4%, 1944	92,600.00 150 000 00	89 94	89,000.00
Northern Pacific, 4%, 1997	92,600.00 150,000.00 100,100.00 48,773.75 145,068.75	93	93,000.00
Northern Pacific and Great Northern, 4%, 1921	48,773.75	94	47,000.00
Penn. & New York Canal and Railroad. 4%. 1939	46,250.00	90 97	141,000.00 93,000.00 47,000.00 135,000.00 48,500.00
Pennsylvania & Northwestern, 5%, 1930	35,000.00	105	36,730.00
Pennsylvania, 8 ½ %, 1916	16,320.00 48,902.85 97,415.50 48,342.75 9,920.94	98 99	16,660.00 49,500.00
Pennsylvania, 4%, 1916	97,415.50	99	99.000.00
Pennsylvania, 4%, 1918	48,342.75	99	99,000.00 49,500.00
Pennsylvania, 4%, 1915	9,920.94 9,875.77	99 99	9,900.00 9,900.00
Pennsylvania, 4%, 1916	9,832.58 9,791.28 9,751.79	99	9,900.00
Pennsylvania 4%, 1917	9,791.28	99 99	9,900.00
Pennsylvania, 4%, 1948	51,500.00	100	9,900.00 50,000.00
Massachusetts Electric, 5%, 1915  Metropolitan Street, Kansas City, Mo., 5%, 1913  Midland Valley, 5%, 1953  Midland Valley, 5%, 1953  New York & Erie, 4½%, 1923  New York Central & Hudson River, 4½%, 1916  New York Central & Hudson River, 4½%, 1917  New York Central & Hudson River, 4½%, 1918  New York Central & Hudson River, 4½%, 1918  New York Central, 5%, 1915  New York Central, 5%, 1915  New York Central, 5%, 1915  Nortolk & Western, 4%, 1996  Northern Pacific, 4%, 1997  Northern Pacific and Great Northern, 4%, 1921  Oregon Short Line, 4%, 1929  Penns & New York Canal and Railroad, 4%, 1939  Pennsylvania, 8½%, 1916  Pennsylvania, 4%, 1916  Pennsylvania, 4%, 1918  Pennsylvania, 4%, 1918  Pennsylvania, 4%, 1918  Pennsylvania, 4%, 1916  Pennsylvania, 4%, 1917  Pennsylvania, 4%, 1918  Pennsylvania, 5%, 1915  Philadelphia, Baltimore & Washington, 4%, 1919  Philadelphia Rapid Transit, 5%, 1914  Philadelphia Rapid Transit, 5%, 1915  Philadelphia Rapid Transit, 5%, 1918  Philadelphia Rapid Transit, 5%, 1919  Philadelphia Rapid Transit, 5%, 1919	242,389.38	97	242.500.00
Philadelphia, Ealtimore & Washington, 4%, 1919	150,000.00 34,562,50	103 96	154,500.00 33,600.00
Philadelphia, Baltimore & Washington, 4%, 1923	34,562.50 4,921.00 50,000.00	96	4.800.00
Philadelphia Company, 5%, 1949	50,000.00 100,500.00	99 99	49,500.00 99,000.00
Philadelphia Rapid Transit, 5%, 1914	5,000.00 5,000.00 5,000.00	100	5,000.00
Philadelphia Rapid Transit, 5%, 1915	5,000.00	100	5.000.00
Philadelphia Rapid Transit, 5%, 1917	5,000.00	100 100	5,000.00 5,000.00
Philadelphia Rapid Transit, 5%, 1918 Philadelphia Rapid Transit, 5%, 1919 Philadelphia Rapid Transit, 5%, 1920 Philadelphia Rapid Transit, 5%, 1916 Philadelphia Rapid Transit, 5%, 1916 Philadelphia Rapid Transit, 5%, 1917	5,000.00	100	5,000.00
Philadelphia Rapid Transit, 5%, 1919	5,000.00 5,000.00	99 99	4,950.00 4,950.00
Philadelphia Rapid Transit, 5%, 1916 Philadelphia Rapid Transit, 5%, 1917	24,876.42	100	25,000.00
Philadelphia Rapid Transit, 5%, 1917 Philadelphia Rapid Transit, 5%, 1918	24,876.42 49,678.60 24,804.00	100	50.000.00
Philadelphia Rapid Transit, 5%, 1962		100 100	25,000.00 100,000.00
Philadelphia Rapid Transit, 5%, 1962 Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1940 Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1942 Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1942 Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1945 Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1963 Pittsburgh, McKeesport & Youghlogheny, 6%, 1934 Portland, 5%, 1930	50,000.00 25,000.00 60,000.00 49,875.00	100	50,000.00
Pittsburgh, Cin., Chicago & St. Louis, 4½%, 1942	25,000.00 60,000.00	100 95	25,000.00 56,050.00
Pittsburgh, Cin., Chicago & St. Louis, 41/2 %, 1963	49,875.00	95 100	50,000.00 59,000.00
Portland 5%, 1934	50,000.00	118 100	59,000.00
Public Service Corporation of N. J., 5%, 1914	49,250.00 100,000.00 96,000.00	100	50,000.00 100,000.00
Public Service Corporation of N. J., 5%, 1959	96,000.00	88	88,000.00
Pittsburgh, McKeesport & Youghiogheny, 6%, 1934 Portland, 5%, 1930 Portland, 5%, 1930 Public Sarvice Corporation of N. J. 5%, 1914 Public Service Corporation of N. J. 5%, 1959 Reading Company and Phila. & Reading Coal and Iron Company, 4%, 1997 Richmond-Washington. 4%, 1943 Rio Grande Western, 4%, 1949 Saint Louis, Peoria & North Western, 5%, 1948. Saint Paul & Duluth, 4%, 1968 Saint Paul & Kansas City Short Line, 4½%, 1941 San Antonio & Aransas Pass, 4%, 1943 Southern Pacific, 4½%, 1921 Southern Pacific, 4½%, 1922 Southern Pacific, 4½%, 1923 Southern Railway, 4½%, 1968 Southern Railway, 4½%, 1918 Southern Railway, 4½%, 1918	198,678.75	93	186,000 00
Richmond-Washington, 4%, 1943	98,500.00	93	186,000.00 93,000.00
Raint Louis Paorla & North Western Ed. 1049	46,000.00	70	35.000.00
Saint Paul & Duluth, 4%, 1968	46,000.00 51,187.50 64,700.00 45,850.00	103 85	51,500.00 55,250.00 89,500.00
Saint Paul & Kansas City Short Line, 41/2 %, 1941	45,850.00	85 79	89,500.00
Southern Pacific, 44%, 1920	18,000.00 24,290.70	78 95	
Southern Pacific, 41/2 %, 1921	24,204.40	95	23,750.00
Southern Pacific, 44%, 1922	24,208.98	95 95	28,750.00
Southern Railway, 4%, 1956	24,290.70 24,204.40 24,208.98 24,138.28 118,687.50	78	23,750.00 23,750.00 23,750.00 23,750.00 109,500.00 49,000.00
Southern Railway, 41/2%, 1918	49,134.15 49,093.15	98	49,000.00
outmern Ranway, 4/2 %, 1919	49,093.15	98	49,000.00

	Book value.		Market value.
Southern Railway, 41/2 %, 1919	49,053.15 200,000.00 25,000.00	98	49,000.00
Steubenville & Indiana, 5%, 1914	200,000.00	100 100	200,000.00
Terminal Railroad Assoc of St Louis 50% 1944	AO OON OO	105	25,000.00 42,000.00
Terminal Railroad Assoc. of St. Louis, 4%, 1958	150,000.00	90	135,000.00
Terre Haute, Indian. & Eastern Trac., 5%, 1945	94,500.00	90 98 100	185,000.00 98,000.00
Tioga, 5%, 1915	150,000.00 94,500.00 5,000.00 103,987.50	100 90	5,000.00
Virginian Railway 5% 1982		97	90,000.00 97,000.00
West Shore, 4%, 2361	25,000.00 99,000.00 50,000.00 26,365.00	Ω1	22.750.00
Western N. Y. & Penn., 4%, 1943	99,000.00	78	78,000.00 48,000.00 25,000.00
Wilkinsburg & East Pittsburgh Street, 5%, 1929	50,000.00	100	48,000.00
Wilmington & Northern, 5%, 1932	50,000.00	78 96 100 95	47,500.00
Southers Railway, 4½%, 1919 Steubenville & Indiana, 5%, 1914 Steubenville Traction & Light Company, 5%, 1926 Terminal Railroad Assoc. of St. Louis, 5%, 1944 Terminal Railroad Assoc. of St. Louis, 4%, 1958 Terre Hauts, Indian. & Eastern Trac., 5%, 1945 Tioga, 5%, 1915 Union Pacific. 4%, 1927 Virginian Railway, 5%, 1962 West Shore, 4%, 2361 Western N. Y. & Penn. 4%, 1948 Wilkinsburg & East Pittsburgh Street, 5%, 1929 Wilkinsburg & East Pittsburgh Street, 5%, 1929 Wilmington & Northern, 5%, 1935 Zanesville Ry., Light & Power Co., 5%, 1924	48,920.00	100	50,000.00
MISCELLANEOUS BONDS:			
American Can Company 5gt, 1998	48,750.00	92	46,000.00
American Locomotive Company, 5%, 1914	25,000.00	100	25,000.00
American Locomotive Company, 5%, 1914 American Locomotive Company, 5%, 1917 American Telephone & Telegraph, 4%, 1929 American Telephone & Telegraph, 4½%, 1938	25,000.00 49,875.00 138,250.00	100 85	25,000.00 50,000.00 127,500.00
American Telephone & Telegraph, 41/2 %, 1933	49,925.00	95	47,500.00
Armour & Company, 41/2 %, 1939		90	45,000.00
Atlantic Mutual Insurance Company, Scrip, 6%	6,650.00	100	6,650.00
Cone C. Flee Lt & Pr Co Balt Md 414 04 1988	43,000.00	102 1/2 88	102,500.00 44,000.00
Equitable Illum, Gas Lt. Co., Phila., Pa., 5%, 1928	6,650.00 99,000.00 43,000.00 106,000.00	105	111,300.00
Erie & Western Trans. Co., 4%, 1925		96	96 000 00
Harrisburg Gas Co., 5%, 1928	25,000.00	100	25,000.00
Lebigh Coal & Navigation Co. 4%, 1948	25,000.00 100,987.50 45,500.00 50,000.00	100 95	25,000.00 100,000.00 47,500.00
Lehigh Coal & Navigation Co., 4% %, 1924	50,000.00	100	50,000.00
Mfg.' Water Co., Johnstown, Pa., 5%, 1939	49,796.25 47,000.00	100	49,000.00
Metropolitan Electric Co., Reading, Pa., 5%, 1989	47,000.00	95 100	47,500.00 14,000.00
Minneapolis Gas Light Co., 5%, 1928	14,074.20 13,062.40	100	13,000.00
Minneapolis Gas Light Co., 5%, 1930	13,062.40 23,098.90 22,500.00	100 100	23,000.00
Mortgage Bond Co. of New York, 4%, 1966	22,500.00	99	24,750.00
New York Dock Company, 4%, 1951	18 500.00	80	13,200.00
Omeha Gas Company 5%, 1939	97,755.00 25,000.00	95 95	95,000.00 23,750.00 42,500.00
Pac. Gas & Elec. Co., San Francisco, Cal., 5%, 1942	25,000.00 46,000.00 47,000.00	85	42,500.00
American Telephone & Telegraph, 4%, 1929 American Telephone & Telegraph, 4%, 1938 Armour & Company, 4½%, 1939 Atlantic Mutual Insurance Company, Scrip, 6% Baldwin Locomotive Works, 5%, 1940 Cons. G., Elec. Lt. & Pr. Co., Balt., Md., 4½%, 1938 Equitable Illum Gas Lt. Co., Phila., Pa., 5%, 1928 Erie & Western Trans. Co., 4%, 1925 Harrisburg Gas Co., 5%, 1928 International Harvester Co., 5%, 1915 Lehigh Coal & Navigation Co., 4½%, 1948 Lehigh Coal & Navigation Co., 4½%, 1924 Mfg.' Water Co., Johnstown, Pa., 5%, 1939 Metropolitan Electric Co., Reading, Pa., 5%, 1939 Minneapolis Gas Light Co., 5%, 1928 Minneapolis Gas Light Co., 5%, 1929 Minneapolis Gas Light Co., 5%, 1930 Mortgage Bond Co. of New York, 4%, 1966 New York Dock Company, 4%, 1951 New York Tel. Co., 4½%, 1939 Omaha Gas Company, 5%, 1917 Pac. Gas & Elec. Co., San Francisco, Cal., 5%, 1942 Penn-Mary Coal Co., 5%, 1939 Pittsburgh Terminal Warehouse & Transfer Co., 5%, 1936 Botovice Elec. Power Co., 5%, 1929	47,000.00	95	44,650.00
Pittsburgh Terminal Warehouse & Transfer Co., 5%, 1936	49 750 00	100	50,000.00
Potomac Elec. Power Co., 5%, 1929	25,000.00	105	26,250.00
United States Steel, 5%, 1963	49,750.00 25,000.00 210,300.00 25,250.00	105 100	200,000.00
5%, 1936 Potomac Elec. Power Co., 5%, 1929 United States Steel, 5%, 1963 Western Electric Co., 5%, 1922	25,250.00	100	25,000.00
RAILBOAD STOCKS:			
2000 shs. Atchison, Topeka and Santa Fé	201,781.08 107,975.00	94 60	188,000.00 90,000.00
100 " Clesapeake & Ulio	10 000 00	180	18,000.00
2000 shs. Atchison, Topeka and Santa F6   1500 " Chesapeake & Ohio   100 " Delaware & Bound Brook   1000 " Lehigh Valley   1325 " Nortolk & Western, com   500 " Northern Pacific   500 " North Pennsylvania   3300 " Penn	72,856.25 131,952.50 64,000.00 50,000.00	150	75,000.00
1325 " Norfolk & Western, com	131,952.50	10274	136.309.35
500 "Northern Pacific	64,000.00	110	55,000.00 45,500.00
3300 " Pennsylvania	202 484 57	182 110	181,500.00
2500 " Philadelphia Traction	202,484.57 247,500.00	162	202,500.00
4000 " Reading Company	816,681.25 43,175.00	170	240.000.00
500 " Southern Pacific Co	43,175.00	90	45,000.00
BANK STOCKS:			er 000 00
100 shs. Girard National	25,000.00 10,000.00	850 440	85,000.00 44,000.00
	10,000.00	110	22,000.00
MISCELLANEOUS STOCKS:	828,796.88	121	302,500.00
2500 shs. American Telephone & Telegraph Co 3 "General Adjustment Bureau of N. Y	150.00	100	150.00
165 " New York Dock Company, pref	150.00 13,500.00 1,250.00	25	4 125.00
10 " Pacific Coast Salvage Association	1,250.00	50	1,250.00
40 " Philadelphia Bourse	200.00 750.00	6 28	120.00 420.00
30 " Philadelphia Bourse, pref	800.00	100	300.00
10 " Underwriters' Salvage Co. of Chicago	300.00 1,000.00	100 100 100	1,000.00
10 " Underwriters' Salvage Co. of N. Y	1,000.00	100	1,000.00 417,500.00
10 "Underwriters' Salvage Co. of Chicago 10 "Underwriters' Salvage Co. of N 5000 "United Gas Improvement Company	1,000.00 398,275.00 200.00	167 200	200.00
<del>_</del>			
Totals	\$15,176,191,40	\$	14,590,303.98

	Bchedule X.	Unlisted	l Assets		
		charged o		Actual cost.	Market value Dec. 81, 1913.
228 shs.	Chesapeake & Del. Canal Co.	1901	\$11,400.00	\$7,000.00	\$456.00
68 "	Germantown & Perkiomen				
	Turnpike Co	1874	6,300.00	6,252.59	
1291 1/4 "	Midland Val. R. R. Co., pref. Midland Valley R. R. Co.,	1913	64,575.00	• • • • • • • • • • • • • • • • • • • •	
	Scrip. 1958	1913	250.00	230.00	
40 "	Phila. & So. Mail Ste'ship Co.	1875	10,000.00	10,000.00	
	Union Canal Co. of Pa., Mtg. loan due 1883	1875	5,000.00	8,568.50	
	Totals		\$97,525.00	\$27,051.09	\$456.00

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

## PHILADELPHIA, PA.

#### Commenced Business, December, 1913.

GUSTAVUS REMAK, JR., President.

EDWARD L. GOFF, Secretary.

200,000.00

#### CAPITAL STOCK.

Amount of capital paid up in cash \$1,000,000.00

Increase of paid-up capital during the year .....

Amount of ledger assets December 31, 1912 ..... \$3,755,864.88

INC	OME.	
Gross premiums re- ceived during the	Marine and Inland.	
year \$3,913,875.62	\$422,611.94	•
Deduct reinsurance,		
\$1,172,790.82		
and return premiums,		
\$1,017,760.81 <b>2,067,384.74</b>	123,166.89	
Received for prems. (other than perp.) \$1,846,490.88 Deposit premiums written on perpetual Gross interest on mortgage loans Gross interest on bonds and divi-		\$2,145,935.93 5,897.34
dends on stocks	127,592.02	
Gross interest on deposits	1,487.91	
Gross interest on Philadelphia Un-		
derwriters' Association deposit	3.15	
Gross rents from company's prop'y	12,328.46	
Total gross interest and rents		144,291.53

INSURANCE COMPANY OF THE STATE	OF PENNSYL	VANIA. 413
Assets of American Fire Insurance Co. merged with this company, December 19, 1913, less capital of \$200,000.00 reported above	275 850 20	
	375,659.29	
Perpetual policy deposits forfeited	220.00	
Bonds	: 35.00	
Donus	38.00	
Total income		2,672,039.09
Sum of both amounts		<b>\$</b> 6,627,903.97
DISBURSEMENTS.		
Marine and Inland.		
Gross amount paid policy-holders for losses (including \$227,767.12 occurring in previous years)	-	
<b>\$2,147.98 847,824.75 918.66</b>		•
Net amount paid policy-		
holders for losses \$1,347,664.83 \$66,038.49	\$1,413,703.32	
Expenses of adjustment and settlement of losses	33,787.06	
Commissions or brokerage	510,797.61	
Allowances to local agencies for miscellaneous		
agency expenses	8,363.84	
Salaries, \$45,636.82, and expenses, \$34,915.67, of		
special and general agents	80,552.49	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	110,742.74	
Rents	5,590.00	
Advertising, \$3,663.84; printing and stationery,		
\$9,057.48	12,721.32	
Postage, telegrams, telephone, and express	7,338.25	
Legal expenses	3,046.03	
Furniture and fixtures	1,709.45	
Maps, including corrections	6,743.44	
LINGSTONDITORS' BASING AND COPIES GCCASCIATIONS	17 XYU 7U	

Underwriters' boards and tariff associations .....

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses ........

17,829.79

18,000.48

# 414 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Inspections and surveys	10,967.97	
Repairs and expenses (other than taxes) on real estate	7,109.02	
Taxes on real estate	3,098.12	
State taxes on premiums	57,737.85	
Insurance-department licenses and fees	14,363.00	
Capital stock tax	5,855.68	
Sale of mortgage	66.00	
Ice and water	265.47	
Safe deposit box	250.00	
Fidelity bond	298.11	
Traveling expenses	2,918.66	
Conflagration indemnity	1,000.00	
Deposit premiums returned	15,919.49	
Paid stockholders for interest or dividends (amount	,	
declared during the year, \$64,000.00)	64,163.88	
Agents' balances charged off	268.71	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds \$6,412.50		
Stocks 244.13	6,656.63	
Total disbursements		2,421,864.41
Balance		\$4,206,039.56
LEDGER ASSETS.		
Book value of real estate	\$413,758.49	
Mortgage loans on real estate	53,450.00	
Book value of bonds, \$1,837,657.70, and stocks,		
\$1,238,049.36 (Schedule D)	3,075,707.06	
Cash in company's office	18,857.62	
Deposits in trust companies and banks on interest	146,526.96	
Agents' balances, under three months due	490,310.22	
Agents' balances, over three months due	5,887.96	
Deposit premium reclaimable on perpetual policy	1,541.25	
Total ledger assets, as per balance		\$4,206,039.56
non-ledger absets.		
NUN-LEDGES ADDELS.	Accrued.	
Interest on mortgages	\$681.71	
Interest on bonds	25,864.14	
Rents on company's property or lease	134.00	
Total interest and rents accrued		26,679.85
Total microst and tonds soot dos		
Gross assets		84,232,719.41

DEDUCT ASSETS NOT ADMITT	TED.
--------------------------	------

DEDUCT ASSETS NOT ADMITT	TED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$5,887.96	
Book value of real estate over market value  Book value of bonds and stocks over market value	36,444.30	
(Schedule D)	183,734.06	
Total		226,066.32
Total admitted assets		\$4,006,653.09
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$66,</b> 518.77	
31 not reported	335,552.54	
Gross claims for losses resisted	73,868.37	
Total	\$475,939.68	
Deduct reinsurance due or accrued	150,733.20	
Net amount of unpaid losses and claims  Unearned premiums on fire risks  Unearned premiums on inland navigation risks	\$1,579,738.64	<b>\$325,2</b> 06. <b>4</b> 8
Total unearned premiums		1,722,193.74
Reserve on perpetual policies (90 and 95%) Principal unpaid on scrip or certificates of profits		535,826.27
ordered to be redeemed		33,012.03
Cash dividends remaining unpaid to stockholders		973.05
Salaries, rents, expenses, bills, accounts, fees, etc., du	ie or accrued	1,667.12
Estimated federal, state and other taxes hereafter ps	yable	35,500.00
Contingent commissions or other charges due or accr		4,500.00
Total liabilities, except capital		\$2,658,878.69
Surplus as regards policy-holders		1,347,774.40
Total		\$4,006,653.09
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of		
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Ganada Georgia Virginia Special deposits in excess of corresponding liabilities, \$81	\$111,956.00 8,800.00 88.620.00	\$91,662.52 21,259.08 22,628.98
		( <del>-</del> )

410 INSURANCE CO.	MPANY OF TE	IE STATE OF	PENNSILVA	IN LA.
	Brave AND P	REMIUMS, 1913.		
	Ku gasan i	•	MARINE AN	n THEAND
In force Dec. 31, 1912	Risks.	Premiums. \$4,559,252.52	Risks. \$1,395,737	Premiums. \$41,799.26
Written or renewed during		3,913,875.62	15,082,164	422,611.94
Total	\$714,805,147.22	\$8,478,128.14	\$16,427,901	\$464,411.20
Deduct those expired and marked off as terminated	1	4,027,281.58	6,812,422	173,361.35
In force at the end o		A4 445 040 Å1	00 C1E 470	<b>2001</b> 040 95
the year 1913 Deduct amount reinsured	1 113,365,553.75	\$4,445,846.61 1,406,884.03	\$9,615,479 193,866	\$291,049.85 6,139.65
Net amount in force December 31, 1913	•			
December 31, 1913 Perpetual risks not include	.\$278,787,724.06 d above, \$24,079,	\$3,038,962.58 323. Deposit pre	\$9,421,613 miums on same	\$284,910.20 , \$587,012.04.
RECAP	ITULATION OF FIR	R RISKS AND PE	EMIUMS.	
Year.		Gross premiu	ms	Premiums
Written. Term.	Amount	charged.	Unearned.	unearned.
1913 One year or less	\$114,311,6	60 <b>\$1,382,569</b>	.38 1-2	\$691,284.66 984.82
1912 1913 } Two years	674,63 702,03	82 3,939 22 6.918	.30 1-4 .08 3-4	5,184.81
1911	32,923,0	22 6,913 59 822,775 49 883,722	.42 1-6 .49 1-2	5,184.81 53,795.90 191,861.24
1912 Three years	32,923,00 38,709,5	49 883,722	.49 1-2	191,861.24
1913 ) 1910 )	46,434,4 145,2	93 440,020 19 1,420	.84 5-6 .41 1-8	366,684.03 177.55
1911			.43 3–8	730.29
1912 Four years	177,8	56 1,609	.62 5–8	1,006.01
1913 ) 1909	97,5°	74 1,213 84 75,265	.72 7–8 .43 1–10	1,062.00 7,526.5 <b>4</b>
1910	177,8 97,5 6,516,1 8,062,8	88 90,609	.41 8–10	27,182.82
1911 } Five years	7.440.30	JZ 81,013	.81 1–2	43,806.66
1912	10,046,7	47 113,243	.81 7-10	79,270.67
1913 J Over five years	10,602,4 1,764,0	55 112,476 72 13,622	.89 <b>9–1</b> 0 .09 pro rata	101,229.20 7,951.44
Totals	\$278,787,7	24 \$3,038,962	.58 51.98%	\$1,579,738.64
Perpetual risks	24,079,3			585,826.27
Grand Totals	<b>\$302</b> ,867,0	47 \$8,625,974	.6Z	\$2,115,564.91
		TERROGATORIE		
Largest gross aggregate anywhere in the Unite reinsurance, whether th	amount insured i States, without	in any one h	whatever for	
panies?				\$40,000.00
Total amount of the convalue?	ipany a sweet ow	ned by the dire	Answer	377,300.00 None.
value?				None.
of any other insurance Is a majority of the capi directly or indirectly, b Has this company guarant	company?	company owned	Answer	None.
directly or indirectly, b Has this company guarant	y any other corp	oration?ed by any other	Answer	No.
now in force?		• • • • • • • • • • • • • • • • • • • •	Answer	No.
O alaba analista		ONNECTICUT, 191		Fire.
Gross risks written Less \$738,751.00 risks panies authorized i	canceled, and \$	12,000.00 reinsu	rance in com	\$8,816,129.12 750,751.00
Net risks written				\$2,565,378.12
Gross premiums on risks	written		• • • • • • • • • • • • •	\$36,847.93
Gross premiums on risks to Less \$6,280.96 return print companies authorized to the companies of the companies authorized to the companies auth	remiums, and \$14 rized in Connecti	4.00 premiums fo	r reinsurance	6,424.96
Net premiums receive	ed		• • • • • • • • • • • • •	\$30,422.97
	<b></b>			\$24,335.95 0.00
Net losses paid				\$24,335.95

Losses incurred	ized in Conn	ecticut	Fire. \$26,482.17 0.00
Net losses incurred	. <b></b>		\$26,482.17
Gross risks written			Marine and Inland. \$75,250.00
authorized in Connecticut	ance in com	panies	8,600.00
Net risks written	for reinsura	nce in	\$66,650.00 \$1,627.31 157.05
			\$1,470.26
Net premiums received	. <b></b> .		\$359.96 0.00
Net losses paid			\$359.96
Less losses on risks reinsured in companies author	zed in Conn	ecticut	\$379.53 0.00
Net losses incurred		• • • • •	\$379.53
Schedule D. Bonds and Stocks owned	he the Come		
MUNICIPAL BONDS: —	Book value.	-	Market value.
Atlanta, Ga., 3½%, 1931  East Portland, Oregon, 6%, 1921  East Portland, Oregon, 6%, 1921  Edmonton, Alberta, 4½%, 1943  Edmonton, Alberta, 4½%, 1943  Edmonton, Alberta, 4½%, 1944  Ft. William, Ontario, 4½%, 1957  New York City, 3½%, 1957  New York City, 3½%, 1954  New York City, 3½%, 1954  New York City, 3½%, 1953  New York City, 3½%, 1953  New York City, 3½%, 1963  New York City, 3½%, 1963  New York City, 3½%, 1963  New York City, 3½%, 1984  New York City, 3½%, 1918  New York City, 3½%, 1918  New York City, 3½%, 1954  New York City, 3½%, 1951  New York City, 3½%, 1952  New York City, 3½%, 1928  New York City, 3½%, 1928  New York City, 3½%, 1929  Ontario Province, 4%, 1929  Ontario Province, 4%, 1929  Portland, Ore, 5%, 1917  Portland, Ore, 5%, 1917	\$9.100.00	88	\$8,800.00
East Portland, Oregon, 6%, 1921	11,200.00	108	10.800.00
East Portland, Oregon, 6%, 1921	6,720.00 2,000.00	108 87	6,480.00 1,740.00
Edmonton, Alberta, 44% 1944	3.000.00	97	9 610 00
Ft. William, Ontario, 4½%, 1938	3,000.00 5,000.00	88	• 4 400 00
New York City, 41/2%, 1957	54,375.00	104	52,000.00
New York City, 3½%, 1954	22,187.50 39,937.50	85	21,250.00 38,250.00
New York City 314 % 1953	44,375.00	85	42,500.00
New York City, 31/4 %, 1953	22,187.50	85 85 85 104 89	21,250.00
New York City, 4 1/2 %, 1963	80,037.50	104	31,200.00
New York City, 3%, 1924	853.75 4,556.25	89 <b>92</b>	890.00 4,600.00
New York City 31/4%, 1918	4,725.00	97	4,850.00
New York City, 31/2 %, 1918	4,768.12	97	4 850 00
New York City, 31/2%, 1954	4.431.25	85	4,250.00
New York City, 31/20, 1954	8,862.50 26 550.00	85	8,500.00
New York City, 3%, 1919	2,696.25	85 85 85 94	25,500.00 2,820.00
New York City, 31/2%, 1921	2,801.25	95	2,850.00
New York City, 81/4 %, 1918	1,890.00	97	1,940.00
New York City, 8 1/2 %, 1928	4,543.75 18,225.00	91	4,550.00 18,200.00
Ontario Province, 4%, 1941	5,088.00	95	4,750.00
Ottawa, Ont., 4%, 1932	9,866.13	91 95 89	8,900.00
Portland, Ore., 5%, 1917	81,775.00	102 104	81,620.00
Portland Ore. Port of 4% 1934	1,050.00 1,940.00	93	1,040.00 1,860.00
Port Arthur, Ontario, 41/2 %, 1941	9,636.00	86	8,342.00
Portage la Prairie, Manitoba, 5%, 1927	2,080.00	93 93	1,860.00
Richmond, Va., 4%, 1940	19,600.00	93	18,600.00
Toronto. Ontario. 4%, 1948	980.00 9,417.00	93 85	930.00 8,245.00
Toronto, Ontario, 4% 1948	9,096.13	85	
Vancouver, 4%, 1944	9,850.00	83	8.300.00
Victoria B C 4% 1981	30,481.62	93 82	31,155.00 7,954.00
Virginia State, 3%, 1991	9,478.31 20,240.00	83	1,004.00
Ottawa, Onf., 4%, 1932 Portland, Ore., 5%, 1917 Portland, Ore., 5%, 1923 Portland, Ore., 5%, 1923 Portland, Ore., Port of, 4%, 1934 Port Arthur, Ontario, 4½, %, 1941 Portage la Prairie, Manitoba, 5%, 1927 Richmond, Va., 4%, 1940 Richmond, Va., 4%, 1943 Toronto, Ontario, 4%, 1948 Toronto, Ontario, 4%, 1948 Vancouver, 4%, 1944 Victoria, B. C., 4%, 1922 Victoria, B. C., 4%, 1961 Virginia State, 3%, 1991 Winnipeg, Manitoba, 4%, 1918 Winnipeg, Manitoba, 4%, 1924	7,920.00	97	7,760.00
Winnipeg, Manitoba, 4%, 1924	7,317.84	93	7,440.00
Baltimore & Ohio, 4%, 1941	45 750.00	84	42,000.00
Bloomfield St., 5%, 1923	10,100.00	99	9,900.00
Bloomfield St., 5%, 1923	10,000.00	96	9,600.00
Chicago, Great Western, 4%, 1959	42,625.00	71	85,500.00

	Book value.	Rate.	farket value.
Chicago, Milwaukee & St. Paul, 4%, 1934	46,250.00	89	44,500.00
Chicago Railways Co., 5%, 1927	24,937.50	97	24,250.00
Chester Oklahema & Cule 5% 1010	44,625.00	72 99	36,000.00
Choctaw Oklahoma & Guil, 5%, 1919	45,320.00 27,000.00	98	43,560.00 24,500.00
Choctaw, Oklahoma & Gulf, 5%, 1919 Choctaw, Oklahoma & Gulf, 5%, 1952 Citizens St. R. R. Co. of Indianapolis, 5%, 1933	27,000.00 26,250.00	99	24,750.00
Citizens St. R. R. Co. of Indianapolis, 5%, 1933 . Cleveland, Akron & Columbus, 4%, 1940 . Colorado & Southern, 4½%, 1935	17,190.00	91	16,380.00
Colorado & Southern, 41/2 %, 1935	49,000.00	91	45,500.00
East St. Louis & Suburban, 5%, 1932	49,125.00	90 82	45,000.00
Tollet R R Co III 8% 1918	9,050.00 15,628.55	98	8,200.00 14,700.00
Kansas Cty Southern. 3%. 1950	37,125.00	69	84,500.00
Missouri, Kansas & Texas, 4%, 1936	66,525.00	82	61,500.00
New York, Philadelphia & Norfolk, 4%, 1939	46,500.00 46,500.00	90	45,000.00
Norfolk & Western, 4%, 1944	46,500.00 48,750.00	88 95	44,000.00 47,500.00
Omaha & Council Bluffa St 5% 1928	4,787.50	94	4,700.00
Pennsylvania, 3½% 1915 Rochester Ry. Co., N. Y., 5%, 1930 Rochester Ry. Co., N. Y., 5%, 1933 St. Louis Merchants Bridge Terminal, 5%, 1930	72,750.00	97	72,750.00
Rochester Ry. Co., N. Y., 5%, 1930	51,750.00	101	50,500.00
Rochester Ry. Co., N. Y., 5%, 1933	51.000.00	100	50,000.00
St. Louis Merchants Bridge Terminal, 5%, 1930	54,465.00 61,312.50 49,500.00	104	52,000.00
St. Louis & San Francisco, 4%, 1951	49 500 00	71 86	53,250.00
Western Maryland, 4%, 1952	22,000.00	76	43,000.00 19,000.00
Wilmington & Northern, 5%, 1932	46,440.00	106	45,580.00
St. Louis & San Francisco, 4%, 1951  Southern Pacific, 4%, 1929  Western Maryland, 4%, 1952  Wilmington & Northern, 5%, 1932  Wisconsin Central, 4%, 1949	46,750.00	86	43,000.00
•			
MISCELLANEOUS BONDS: —			
Edison Electric, 5%, 1946	54,000.00	105	52,500.00
Lehigh Velley Coel Co. 50. 1929	41,125.00	77 104	38,500.00
Philadelphia Co., Pa., 5%, 1949	27,312.50 25,875.00	100	26,000.00 25,000.00
	20,010.00	100	20,000.00
RAILROAD STOCKS: -			
1200 shs. Atchison, Topeka & Santa Fe, com	124,673.50	94	112,800.00
410 " Atlantic Coast Line	53,658.75	120	49,200.00
DUU Canadian Pacine	131,500.00	210	105,000.00
Canadian Pac. Ry. Co., Rights on 500 shs.	93,775.00	127	2,000.00
70 " Great Northern, pref	5,600.00	107	88,900.00 7,490.00
300 " Louisville & Nashville	42,027.50	134	40,200.00
1025 Norion & Western	42,027.50 206,295.36	103	198,275.00
100 " Philadelphia Traction Co	8,650.00 27,250.00	81	8,100.00
	72,025.00	240 1/2 77	26,214.50
1000 " Southern Pacific	101,862.50	90	69,300.00 90,000.00
900 " Southern Ry. Co., pref	26,671.50	85	25,500.00
	•		
BANK AND TRUST COMPANY STOCKS: -			
20 shs. Fidelity Trust Co.	10,510.00	588	11,760.00
110 "Fourth St. National Bank of Philadelphia 100 "Girard National Bank of Philadelphia 68 "Philadelphia National Bank	33,010.00	293	32,230.00
68 " Philadelphia National Bank	35,000.00 27,234.00	380 435	38,000.00 29,580.00
	-1,201.00	200	20,000.00
MISCELLANEOUS STOCKS: —			
600 shs. Consolidated Gas Co., New York 9 "General Adjust. Bureau, New York City 500 "Golden Hill Building Co., New York City	87,300.00	131	78,600.00
9 "General Adjust. Bureau, New York City 500 "Golden Hill Building Co., New York City	450.00	50	450.00
1100 "Lehigh Coal and Navigation Co	50,000.00 97,931.25	100	50,000.00
20 " Philadelphia Bourse. com	1,000.00	84 3	92,400.00 60.00
15 " Philadelphia Bourse, pref	375.00	141/4	217.50
15 "Philadelphia Bourse, pref	500.00	50	500.00
O Underwriters Salvage Co., New York	500.00	150	750.00
2 " West. Adjust. & Inspec. Co., Chicago, Ill.	250.00	200	400.00
Totals	\$3,075,707.06		2 801 072 00
	<del>+-,-</del> 10,101.00	. •	2,891,973.00
Schedule X. Unlisted	Assets		
	ged off Par	Actual	Market value
from state	ment. value.	cost.	Dec. 81, 1918.
Six Shares Southwestern Land Co         1900           Philadelphia Fire Underwriters Assoc. Deposit         1890           Western Sprinkled Risk Assoc. Deposit         1900           Four Shares Louisville Property Co         1900	0 \$600.00	\$5,970.65	\$400.00
Philadelphia Fire Underwriters Assoc. Deposit 1899	9 100.00	100.00	100.00
Western Sprinkled Risk Assoc. Deposit 1900 Four Shares Louisville Property Co 1900		500.00	500. <b>00</b>
_	400.00	0.00	168.00
Totals	\$1,600.00	\$6,570.65	\$1,168.00

# LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

#### NEW YORK, N. Y.

#### Commenced Business, 1897.

HENRY W. EATON, President.	GEORGE W. Ho	YT, Secretary.	
CAPITA  Amount of capital paid up in cast  Amount of ledger assets December 31,			<b>\$</b> 1,024,711.01
·IN	COME.		
Gross premiums received during the year	Marine and Inland. \$90,183.04		. 0
Received for prems. \$264,376.04 Gross interest on bonds and dividends on stocks Gross interest on deposits	\$31,298.31 \$31,372.25 3,581.29	\$295,674.35	
Total gross interest	er assets, viz.	34,953.54 : 142.40	
Bonds  Total income		87.13	330,857.42

			A D G G T G	OEBLENIO.		
			Fire.	Marine and Inland.		
Gross a		paid				
policy-h		for				
losses						
\$21,653		occur-				
ring	_		4070.000.40	400 1 10 00		
years)			\$272,960.40	\$30,143.83		
	amoun					
ceived	for sal	age,				
\$2,372.72						
and fo						
in other			160 400 00	00 500 00		
\$190,628.	13		163,420.02	29,580.83		
Net amou	int pai	l policy	-			
holders			\$109,540.38	\$563.00	\$110,103.38	
Expenses	of adj	ustment	and settlement	of losses	5,741.09	
			age		38,993.96	
			l other charges			
			nd home-office en		8,358.93	
Advertisi	ng, \$1	,215.49	printing and	stationery,		
					4,713.29	
Postage,	telegra	ms, tel	ephone, and exp	ress	1,493.22	
	-		. <b></b> .		168.65	•
Underwri	ters' b	oards a	nd tariff associa	tions	2,637.61	
Fire dep	artmer	ıt, fire	patrol and sa	alvage corps		
assessn	nents,	ees, taz	kes and expenses	3	663.98	•
Inspection	ns and	survey	<b>8</b>		1,767.02	
		•	ns		7,425.95	
			icenses and fees		1,894.29	
Federal c	eorpora	tion ta:	ĸ		438.85	
Local tax	ces				4,176.15	
Traveling				• • • • • • • • • • • • • •	145.00	
Exchange					446.18	
					78.60	
Paid stoc	kholde	rs for in	nterest or divide	nds (amount		
			year)		15,000.00	
			justment, in bo	ok value of		
		s, viz.:				
Bonds			• • • • • • • • • • • • • • • • • • • •	\$717.77		
Stocks			• • • • • • • • • • • • • • • • • • • •	142.40	860.17	
Total	l disbu	rsement	 			205,106.32
Ro	lance					\$1.150 489 11
2000					· · · · · · · · · · · · · ·	T-, 200, EUD. 11

LEDGER ASSETS.	
Book value of bonds, \$412,092.27, and stocks,	
\$364,092.53 (Schedule D)	
terest 24,514.42	
Deposits in trust companies and banks on interest 215,946.14	
Agents' balances, under three months due 132,192.60	
Agents' balances, over three months due 1,624.15	
nguito beautico, over white months due	
Total ledger assets, as per balance	\$1,150,462.11
NON I PROPER ACCORDO	
NON-LEDGER ASSETS.  Interest accrued on bonds	4 707 74
Interest accrued on bonds	4,767.50
Gross assets	\$1,155,229.61
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written	
prior to October 1, 1913	
Book value of bonds and stocks over market value	
(Schedule D)	
Total	7 <b>4,</b> 518. <b>95</b>
Total admitted assets	\$1,080,710.66
	• •
T T A DIT IMITE	
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00 5,913.50 10,000.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00 5,913.50
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00 5,913.50 10,000.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00 5,913.50 10,000.00
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported	\$27,013.00 282,206.84 7,500.00 5,913.50 10,000.00

#### SPECIAL DEPOSITS.

(Showing	deposits	not	held	for	protection	of	all	policy-holders.)

Georgia	State, Country, Municipality, Etc.	Market value of deposit. \$9,500.00	Corresponding liabilities. \$18,526.63

#### RISKS AND PREMIUMS, 1913.

	WIOVO WUD L	REMIUMS, 1013.		
	FI	RE.	MARINE AN	D INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	\$78,549,728	\$887,838.28	\$1,021,718	\$49,364.12
the year Excess of original premiums over amount received for	71,641,065	756,587.77	3,018,821	90,183.04
reinsurance		17,401.35		
Total	\$150,190,793	\$1,661,827.40	\$4,040,539	\$139,547.16
marked off as terminated	59,050,717	674,291.49	1,853,842	75,387.86
In force at the end of				
the <b>year</b> 1913	\$91,140,076	\$987.535.91	\$2,186,697	\$64,159.30
Deduct amount reinsured .	45,266,790	489,646.85	727,757	30,242.35
Net amount in force	*********	****		****
December 31, 1913	<b>\$45</b> ,873,286	<b>\$</b> 49 <b>7,</b> 889.06	<b>\$1,458,940</b>	<b>\$</b> 33,916. <b>9</b> 5

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$16,464,187	\$179,407,46	1-2	\$89,703.73
1914 One year or less	20,000	167.00		167.00
1912)	250,026	2,396.28	1-4	599.07
1918 Two years	982,901	8.304.67	3-4	6.228.50
1911 1	5,174,210	50.447.52	1-6	8.407.92
1912 Three years	5.855,403	62,687.07	1-2	31.343.54
1913	8,211,286	83.065.22	5–6	69.221.02
-19101	107.400	506.11	ĭ-8	63.26
1911	91.850	1.144.75	3-8	429.28
1912 Four years	120,643	1.057.27	5-8	660.79
1913	197,561	2,003.44	7–8	1,753.01
19091	1.875,462	23.917.61	1-10	2.391.76
1910	912,493	14.029.96	3-10	4.208.99
1911 } Five years	1,638,449	17,529,59	1-2	8.764.80
1912	1,699,499	22,172.51	7-10	15,520.76
1913	2,216,116	27,298.41	9-10	24.568.57
Over five years	55,800	1,754.19	pro rata	1,216.36
Totals	\$45,873,286	\$497.889.06		\$265,248,36

## GENERAL INTERROGATORIES.

GENERAL IN BILLOGAL ORIDS.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	<b>\$</b> 50,000.0 <b>0</b>
Total amount of the company's stock owned by the directors at par	
value?	35 shares.
Total amount loaned to directors or other officers?	None.
Total amount loaned to stockholders not officers?	None.
What interest, direct or indirect, has this company in the capital stock	
of any other insurance company?	None.
	Mone.
Is a majority of the capital stock of this company owned or controlled,	
directly or indirectly, by any other corporation? Answer — Believed	
to be controlled by The Liverpool & London & Globe Insurance Company	
(Lt'd), of Liverpool, England.	
Has this company guaranteed policies issued by any other company, and	
now in force?	No.
HOW IN TOLCO	2.0.

BUSINESS IN CONNECTICUT, 1913. None.

Schedule D. Bonds and Stocks owned	by the Com	pany.	_
STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Georgia State, 31/2 %, 1930	\$10,337.92	95	\$9,500.00
New York City, 31/2 %, 1922	200,207.85	94	183,300.00
New York State, 3%, 1957	51,474.33	96	48,000.00
RAILROAD BONDS:			
Baltimore & Ohio, 41/2 %, 1933	5,730.00	91	5,460.00
Chicago, Burlington & Quincy, 4%, 1921	14,502.62	95	14,250.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	6,000.00	101	6,060.00
Norfolk & Western, 4%, 1996	25,126.92	94	23,500.00
Norfolk & Western, 4%, 1932	6,000.00	103	6,180.00
· Norfolk & Western 41/2 %, 1938	7,175.00	102	7,140.00
Southern Railway, 5%, 1994	56,812.75	103	51,500.00
Winston, Salem & Southbound, 4%, 1960	28,724.88	88	26,400.00
RAILBOAD STOCKS:			
1000 shs. Atchison, Topeka & Santa Fe, pref	102.312.50	100	100.000.00
200 "Baltimore & Ohio, pref	19,187.50	81	16,200.00
400 " Chicago, Milwaukee & St. Paul, pref	62,096.75	140	56,000.00
400 " C., C., C. & St. Louis, pref	88,500.00	63	25,200.00
300 " Illinois Central,	31,120.02	87	26,100.00
500 "Norfolk & Western, pref	46,512.51	86	43,000.00
500 "Southern Railway, pref	47,187.50	77	38,500.00
200 "Union Pacific, pref	17,175.75	85	17,000.00
Totals	\$776,184.80		\$703,290.00

# LUMBER INSURANCE COMPANY OF NEW YORK,

## NEW YORK, N. Y.

## Commenced Business, June, 1904.

G. A. MITCHELL, President.

R. H. McKelvey, Secretary.

#### CAPITAL STOCK.

Amount of capital paid up in cash	<b>\$400,000.00</b>
Amount of ledger assets December 31, 1912	\$899,976.10

#### INCOME.

Gross prems. received during the year	Fire. \$889,630.61		
Deduct reinsurance			
\$495,111.82 and return premiums,			
\$241,187.12	736,298.94		
Received for premiums		\$153,331.67	
Gross interest on bonds	<b>\$</b> 26,332. <b>2</b> 2		
Gross interest on deposits	1,713.89		
Total gross interest		28,046.11	
Agents' balances previously charged of		916.70	
Gross increase, by adjustment, in boiledger assets, viz.:			
Bonds		294.58	•
Total income			182,589.0
Sum of both amounts			\$1,082,565.1

DISDURSEMENTS.		
Gross amount paid policy-holders		
for losses (including \$40,251.72		
occurring in previous years) \$504,436.11		
Deduct amount received for salvage,		
\$1,356.96		
for reinsurance in other companies,		
\$198,014.39		
and for discount,		
<b>\$232.56</b>		
Net amount paid policy-holders for losses	\$304,832.20	
Expenses of adjustment and settlement of losses	6,582.28	
Commissions or brokerage	39,577.04	
Salaries, fees, and all other charges of officers,	00,011.04	
directors, trustees, and home-office employees	12,928.22	
Rents	•	
Advertising, \$27.72; printing and stationery, \$35.00	1,246.18 62.72	
- · · · · · · · · · · · · · · · · · · ·		
Legal expenses	4,791.45	
Underwriters' boards and tariff associations	3,929.26	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	177.48	
State taxes on premiums	6,356.87	
Insurance-department licenses and fees	4,633.27	
Federal corporation tax	69.43	
Auditing	1,030.00	
Rent of safe deposit box	45.00	
Fidelity bonds	186.00	
Commission on bond sale	137.50	
Exchange and collection charges	49.53	
Agents' balances charged off	184.37	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	12,748.66	
Gross decrease, by adjustment, in book value of	,-	•
ledger assets, viz.:		
Bonds	294.17	
Donds		
Total disbursements		399,861.63
Balance	• • • • • • • • • • • • • • • • • • • •	\$682,703.53
LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$518,852.48	
Deposits in trust companies and banks on interest	42,585.06	
Agents' balances, under three months due	121,229.88	
Redmond & Company	36.11	
Reumond & Company		
Total ledger assets, as per balance		\$682,703.53

non-ledger assets.	2	
Interest accrued on bonds		5,647.48
Gross assets		\$688,351.01
DEDUCT ASSETS NOT ADMITTE	D.	
Book value of bonds over market value (Schedule D)		65,382.48
Total admitted assets	•••••	\$622,968.53
LIABILITIES.		
Gross claims for losses reported and unadjusted,	\$27,167.82 •	
plus reserve for losses incurred prior to December	43 054 50	
31 not reported	61,254.53 9,000.00	
Total	\$97,422.35	
Deduct reinsurance due or accrued	37,549.75	•
Net amount of unpaid losses and claims		\$59,872.60
Unearned premiums on fire risks		18,283.80
Estimated federal, state and other taxes hereafter pay	able	4,000.00
Total liabilities, except capital		\$82,156.40
Capital paid up in cash	\$400,000.00	
Surplus over all liabilities	140,812.13	
Surplus as regards policy-holders		540,812.13
Total	• • • • • • • • • • • • • • • • • • • •	\$622,968.53
Special Deposits.		
(Showing deposits not held for protection of a		
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Canada	\$94,160.00 8,500.00	\$14,426.03 875.48
Georgia Special deposits in excess of corresponding liabilities, \$106	20.400.00	2,057.89
RISKS AND PREMIUMS, 1913.		
FIRE.	Risks.	Premiums.
In force December 31, 1912	\$48,187,094 71,861,296	\$617,476.64 889,630.61 12,251.16
reinsurance	•110 E40 200	
Total  Deduct those expired and marked off as terminated	\$119,548,390 65,253,177	\$1,519,358.41 829,110.33
In force at the end of the year 1913  Deduct amount reinsured	\$54,295,213 51,876,129	\$690,248.08 658,918.79
Net amount in force December 31, 1913	\$2,419,084	\$36,329.29

	TULATION OF FIRE RI	SKS AND PREMIUM	8.	
Year.		Fross premiums		Premiums
Written. Term. 1913 One year or less	Amount.		earned.	unearned.
1913 One year or less 1913 Three years	\$2,390,084 26,000	\$35,985.31 276.48	1-2 5-6	\$17,992.65 230.40
1913 Five years	3,000	67.50	9-10	60.75
Totals	\$2,419,084	\$36,829.29		\$18,283.80
	GENERAL INTERR	OGATORIES.		
Largest gross aggregate a anywhere in the United reinsurance, whether the	States, without any	deduction whater	er for	*** ***
panies?	any's stock owned	by the directors	at par	\$32,300.00
Total amount loaned to dir	ectors or other office	rs?	inswer Inswer	211,700.00 None.
Total amount loaned to dir. Total amount loaned to sto What interest, direct or ind	ckholders not officers	ny in the capital s	nswer tock of	None.
What interest, direct or ind any other insurance com Is a majority of the capita	pany?	any owned or con	Inswer Folled.	None.
directly or indirectly, by Has this company guarante	any otner corporation		inawer	No.
now in force?			nswer	No.
	Business in Connec	TICUT. 1913.		Fire.
Gross risks written				\$875,493.00
Less \$246,574.00 risks con panies authorized in	anceled, and \$448,129 Connecticut	9.00 reinsurance in	com-	694,703.00
Net risks written				\$180,790.00
Gross premiums on risks	written			\$9,582.13
Less \$2,241.88 return pro ance in companies	emiums, and \$2,497.2 authorized in Conne	3 premiums for recticut	insur-	4,739.11
Net premiums received	1			\$4,843.02
Losses paid				\$3,571.60
Less losses on risks rein	sured in companies a	uthorized in Conn	ecticut	37.54
Net losses paid				\$3,534.06
Less losses on risks rein	sured in companies a	uthorized in Conn	ecticut	\$6,571.60 37.54
Net losses incurred				\$6,534.06
	-	<del></del>		
	ule D. Bonds owned			
Government Bo				Market value.
Province of Ontario, 31/2%,	. 1936	\$106,609.50	88	\$94,160.00
MUNICIPAL B	ONDS:			
New York City, 31/4%, 195 New York City, 31/4%, 195 New York City, 31/4%, 1955 New York City, 4%, 1955	8	51,442.52	85	42,500.00
New York City, 31, %, 192		50,562.50 101,071.43	91 85	45,500.00 85,000.00
New York City 4% 1955		40,920.41	95	38,000.00
New York City, 4%, 1956		53,281.24	95	47,500.00
New York City, 4%, 1956 Savannah, Ga., 4%%, 1959		21,507.50	102	20,400.00
Miscellaneous				
International Traction Co. o	f Buffalo, 4%, 1949	20,930.20	62	15,500.00
Lackawanna Steel Company,			90 72	22,500.00 20,160.00
Lackawanna Steel Company, Niagara, Lockport & Ontario		24,220.00 54 22,777.75	89	22,250.00
Totals	• • • • • • • • • • • • • • • • • • • •	\$518,852.48		\$453,470.00

#### MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY,

#### BOSTON, MASS.

## Commenced Business, June, 1910.

FUPPETT	C	BENTON	President	

WALTER ADLARD, Secretary.

CAF	'ITAL	STOCK.
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Amount of capital paid up in cas			
Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	\$1,311,463.06
IN	COME.		
Fire.	Marine and Inland.		
Gross premiums re- ceived during the			
year	<b>\$</b> 295,050.17		
\$124,087.81			
and return premiums, \$146,198.55 157,380.93	112,905.43		
Received for prems. \$450,145.84	\$182,144.74	<b>\$</b> 632,290.58	
Gross interest on collateral loans	\$707.65		
Gross interest on bonds and divi-			
dends on stocks	45,781.34		
Gross interest on deposits	1,033.48		
Gross interest on Philadelphia Fire Underwriters' deposit	3.15		
Total gross interest		47,525.62	
Gross profit on sale or maturity of ledge		,	
Bonds	\$125.00		
Stocks	527.50	652.50	
Gross increase, by adjustment, in be	ook value of		
Bonds		380.40	
Total income	· · · · · · · · · · · · · · · · · · ·		680,849.10
Sum of both amounts			\$1,992,312.16

		Mantagrand	
	Fire.	Marine and Inland.	
Gross amount paid	2		
policy-holders for			
losses (including			
\$50,674.39 occur-			
ring in previous			
years)	<b>\$</b> 293,524.91	<b>\$</b> 75,881.47	
Deduct amount re-			
ceived for salvage,			
\$4,422.73			
for reinsurance in			
other companies,			
<del>-</del> ·			
\$37,441.56			
and for discount,			
\$14.90	22,685.88	19,193.31	
Net amount paid policy	7-		
holders for losses		\$56,688.16	\$327,527.19
Expenses of adjustmen			
			6,052.66
Commissions or broker			161,417.53
Allowances to local			
agency expenses			273.77
Salaries, \$14,602.80,	and expenses,	3,899.01, of	•
special and general			18,501.81
Salaries, fees, and al			20,002.02
directors, trustees, a			05.050.50
			35,356.73
Rents			5,718.40
Advertising, \$3,237.19			
\$6,189.18			9,426.37
Postage, telegrams, tel	ephone, and exp	ress	3,319.97
Legal expenses	-		185.90
Furniture and fixtures			2,727.96
Maps, including corre			3,107.54
Underwriters' boards a			5,495.10
Fire department, fire			0,480.10
_	•	-	<b>7</b> 000 00
assessments, fees, ta			5,836.96
Inspections and survey			1,493.46
State taxes on premius			5,940.67
Insurance-department	licenses and fee	s	2,349.92
State tax on investmen	nts		161.97
State fees for Missouri			12.00
City taxes			774.43
City licenses			827.00
Insurance			186.00
Underwriters' Protecti			200.00
Alfred M. Best Co			20.00
R. G. Dun & Co			350.00

430 MASSACHUSETTS FIRE AND MARINE	INSURANCE	co.
Miscellaneous  Paid stockholders for interest or dividends (amount declared during the year)  Agents' balances charged off	313.25 15,000.00 45.43	
Gross decrease, by adjustment, in book value of ledger assets, viz.:	10.10	
Bonds	295.86	
Total disbursements		612,917.88
Balance		\$1,379,394.28
	•	
LEDGER ASSETS.		
Book value of bonds, \$785,506.30, and stocks,		
\$417,162.23 (Schedule <b>D</b> )	\$1,202,668.53	
Cash in company's office	98.83	
Deposits in trust companies and banks on interest	61,948.22	
Agents' balances, under three months due	112,274.83	
Agents' balances, over three months due	2,313.87	
Bills receivable, taken for marine and inland risks	90.00	
Total ledger assets, as per balance	•••••	<b>\$1,379,394.28</b>
NON-LEDGER ASSETS.		
	Accrued.	
Interest on bonds	\$8,306.41	
Interest on bank deposits	301.84	
Total interest accrued		8,608.25
Gross assets	••••••	\$1,388,002.53
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written	•	
prior to October 1, 1913	\$2,313.87	
Book value of bonds and stocks over market value	. ,	
(Schedule D)	15,912.53	
Total		18,226.40
Total admitted assets		\$1,369,776.13

Gross plu	s losses adjusted an s claims for losses as reserve for losses i	reported and a neurred prior to	unadjusted, o December	<b>\$</b> 16,189.02	
7	rotal	• • • • • • • • • • • • • • • • • • • •		\$81,204.67 9,529.32	
Unea	Net amount of unpa rned premiums on fi rned premiums on u	re risks		\$394,989.63 104,091.42	<b>\$</b> 71,675.35
Salar	Fotal unearned premries, rents, expenses, nated federal, state	bills, accounts,	fees, etc., due	or accrued	499,081.05 1,116.28 9,289.97
Capit	Fotal liabilities, exce tal paid up in cash lus over all liabilitie	• • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$500,000.00 288,613.48	<b>\$</b> 581,162.6 <b>5</b>
8	Surplus as regards p	olicy-holders			788,613.48
	Total		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$1,369,776.13
		RISKS AND PR		MARINE A	ND INLAND
		RISKS AND PR FIR Risks.		Marine a Risks.	ND INLAND. Premiums.
	rce December 31, 1912	Fire	E.		
Writt	rce December 31, 1912 en or renewed during year	Fir: Risks.	e. Premiums.	Risks.	Premiums.
Writt the	en or renewed during	Fir. Risks. \$63,957,798 60,944,101	Premiums. \$644,724.54 607,526.77	Risks. \$4,359,071 19,888,744	Premiums. \$129,544.16 295,050.17
Writt the T	en or renewed during	Fir. Risks. \$63,957,798 60,944,101	E. Premiums. \$644,724.54	Risks. \$4,359,071	Premiums. \$129,544.16
Writt the T Deduc man	en or renewed during year  Totals  t those expired and	Fire Risks. \$63,957,798 60,944,101 \$124,901,899	Premiums. \$644,724.54 607,526.77 \$1,252,251.81	Risks. \$4,359,071 19,888,744 \$24,247,815	Premiums. \$129,544.16 295,050.17 \$424,594.33
Writt the Deduce man	en or renewed during year	Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463	Premiums. \$644,724.54 607,526.77 \$1,252,251.81 440,052.89	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61
Writt the T Deduce max	rotals	Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832	Premiums. \$644,724.54 607,526.77 \$1,252,251.81 440,052.89 \$812,198.42 101,231.56 \$710,966.86	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77
Writt the Deduce mail I Deduce Year	rotals	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PI Gross premiu	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums
Writt the  Deduce max I Deduce	en or renewed during year	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,742	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PI Gross premiu charged. \$304.272	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. LIMS Unearned.	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned.
Writt the  Deduce  I  Deduce  Year Writt 1913 1912	rotals	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,742	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PI Gross premiu charged. \$304.272	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. Uncarned. 1.75 1-2 4.81 1-4	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned. \$152,136.38 962.37
Writt the  Deduce  Max  Vean Writte 1913 1913 1913 1913	en or renewed during year  Totals  t those expired and rked off as terminated n force at the end of the year 1913  t amount reinsured  Net amount in force December 31, 1913  RECAPIT T. on. Term. One year or less Two years	Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 475,605 5,990,968	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND Pr Gross premiu charged. \$304,272 3,849 4,138 5,50,976	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. RIMS Unearned. 2.75 1-2 4.8 1-4 1.3 3-4 2.6 1-6	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned. \$152,136.38 962.87 3,103.60
Writt the  Deduce  Max  I  Deduce  P  Year  Writt 1913 1912 1913 1911 1912	rotals	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 475,606 5,980,968 7,198,922	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PI Gross premiu charged. \$304,272 3 3,849 4,138 50,976 259,577	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. IIIIS Unearned. 2.75 1-2 4.81 1-4 1.33 -4 2.61 1-6 4.61 1-2 7.55 -6	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned. \$152,136.38 3,103.60 8,496.04 29,788.73
Writt the Today No. 1 Deduce Main I Deduce No. 1 Deduce N	en or renewed during year  Totals  t those expired and rked off as terminated n force at the end of the year 1913  t amount reinsured  Net amount in force December 31, 1913  RECAPIT T. on. Term. One year or less Two years	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 415,605 5,990,968 7,198,922 11,130,160	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND Pr Gross premiu charged. \$304,272 3,849 4,138 50,976 2,59,577	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. IIIIS Unearned. 2.75 1-2 4.81 1-4 1.33 -4 2.61 1-6 4.61 1-2 7.55 -6	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 76,582.29 125.39
Vean Writt- 1913 1913 1911 1912 1913 1911 1912 1913 1910 1911	en or renewed during year  Totals  t those expired and rked off as terminated n force at the end of the year 1913  t amount reinsured  Net amount in force December 31, 1913  RECAPIT T. on. Term. One year or less Two years	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 475,606 5,990,968 7,198,922 11,130,160 146,588 262,216 155,480 155,480 155,480	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PROPERTY \$304,272 3.849 4.138 50.976 59.577 90.698 1.002 2.686 2.011	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. IIIIS Unearned. 2.75 1-2 2.48 1-4 1.13 3-4 2.26 1-6 4.61 1-2 2.75 5-6 6.61 1-8 0.09 3-8 1.15 5-8	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums unearned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 75,582.29 125.33 1,007.28 1,256.97
Vean Vean 1912 1913 1912 1913 1912 1913 1912 1913 1912 1913 1912 1913 1910 1911 1912 1913 1910 1911 1912 1913	rotals  Totals  Totals	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 WLATION OF FIRE Amount. \$27,782,747 497,538 475,600 5,990,968 7,198,922 11,130,160 146,588 262,216 155,480 208,406 208,4	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND Pr Gross premiu charged. \$304,272 3 3.849 4.138 50,976 59,577 90,698 1,002 2,686 2,011 1 919	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. IUNEARNED. 2.75 1-2 4.48 1-4 1.3 3-4 2.6 1-6 6.1 1-8 .09 3-8 1.5 5-8 81 7-8	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84 Premiums uncarned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 75,582.29 125.33 1,007.28 1,256.97 1,679.83
Veas Writt- 1913 1912 1913 1913 1911 1912 1913 1910 1911 1913 1910	en or renewed during year  Totals  It those expired and rked off as terminated n force at the end of the year 1913  RECAPIT  T. One year or less  Three years  Four years	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 WLATION OF FIRE Amount. \$27,782,747 497,538 475,600 5,990,968 7,198,922 11,130,160 146,588 262,216 155,480 208,406 208,4	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND Pr Gross premiu charged. \$304,272 3 3.849 4.138 50,976 59,577 90,698 1,002 2,686 2,011 1 919	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045 \$8,752,251 REMIUMS. IUNEARNED. 2.75 1-2 4.48 1-4 1.3 3-4 2.6 1-6 6.1 1-8 .09 3-8 1.5 5-8 81 7-8	Premiums. \$129,544.16  295,050.17  \$424,594.33  213,724.72  \$210,869.61 2,686.77  \$208,182.84  Premiums unearned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 75,582.29 125.33 1,007.28 1,256.97 1,679.83 7.468.01
Vean Writte 1913 1910 1912 1913 1910 1912 1913 1910 1913 1910 1912 1913 1910 1912 1913 1910 1912 1913 1910	rotals	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 475,605 5,990,968 7,198,922 11,130,160 146,588 262,216 155,480 208,405 2,268,087 5,851,799 4,678,592 4,618,5692 4,618,5692 4,618,5692 4,618,5692	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PR Gross premiu charged. \$304,272 3.849 4.138 5.0,976 2.2,686 2.2,011 1.919 24,893 60.786 52,826 50,428	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045  \$8,752,251  REMIUMS. HIMS Uncarned. 2.75 1-2 4.8 1-4 1.13 3-4 1.26 1-6 4.6 1-2 1.75 5-6 6.1 1-8 1.09 3-8 1.15 5-8 1.81 7-8 1.81 7-8 1.81 7-8 1.81 7-8 1.82 3-10 1.99 1-2 1.86 7-10 1.70 9-10	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84  Premiums unearned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 75,582.29 125.33 1,007.28 1,256.97 1,679.83 7,468.01 30,393.05 36,978.80 45,385.88
Vea. Vea. Vritt 1913 1912 1913 1911 1912 1913 1910 1911 1912	en or renewed during year  Totals  It those expired and rked off as terminated n force at the end of the year 1913  RECAPIT  T. One year or less  Three years  Four years	Fire Risks. \$63,957,798 60,944,101 \$124,901,899 43,182,436 \$81,719,463 10,861,832 \$70,857,631 ULATION OF FIRE Amount. \$27,782,747 497,538 7,198,922 11,130,160 146,588 262,216 155,480 20,8405 2,288,087 5,351,799 4,678,592 4,678	E. Premiums. \$644,724.54 607,526.77 \$1,252,251.31 440,052.89 \$812,198.42 101,231.56 \$710,966.86 RISKS AND PR Gross premiu charged. \$304,272 3.849 4.138 5.0,976 2.2,686 2.2,011 1.919 24,893 60.786 52,826 50,428	Risks. \$4,359,071 19,888,744 \$24,247,815 15,388,519 \$8,859,296 107,045  \$8,752,251  REMIUMS. HIMS Uncarned. 2.75 1-2 4.8 1-4 1.13 3-4 1.26 1-6 4.6 1-2 1.75 5-6 6.1 1-8 1.09 3-8 1.15 5-8 1.81 7-8 1.81 7-8 1.81 7-8 1.81 7-8 1.82 3-10 1.99 1-2 1.86 7-10 1.70 9-10	Premiums. \$129,544.16 295,050.17 \$424,594.33 213,724.72 \$210,869.61 2,686.77 \$208,182.84  Premiums unearned. \$152,136.38 962.37 3,103.60 8,496.04 29,788.73 75,582.29 125.33 1,007.28 1,256.97 1,679.83 7,488.01 30,393.05 86,978.80

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
Total amount of the company's stock owned by the directors at par	\$50,000.00
value?	78,900.00 None.
Total amount loaned to stockholders not officers?	None.
Is a majority of the capital stock of this company owned or controlled,	None. No.
directly or indirectly, by any other corporation?	
now in force?	No.
Business in Connecticut, 1913.	Fire.
Gross risks written Less \$255,213.00 risks canceled, and \$261,540.00 reinsurance in com-	\$1,742,636.00
panies authorized in Connecticut	516,753.00
Net risks written	\$1,225,883.00
Gross premiums on risks written	\$18,141.68
ance in companies authorized in Connecticut	4,652.34
Net premiums received	\$13,489.34
Losses paid Less losses on risks reinsured in companies authorized in Connecticut	\$5,966.19 411.41
Net losses paid	\$5,554.78 \$5,401.57
Less losses on risks reinsured in companies authorized in Connecticut	482.66
Net losses incurred	\$4,918.91
	Marine and Inland.
Gross risks written	\$95,795.00
Gross risks written  Less \$12,750.00 risks canceled, and \$3,500.00 reinsurance in companies authorized in Connecticut	16,250.00
Net risks written	\$79,545.00
Gross premiums on risks written Less \$257.05 return premiums, and \$45.65 premiums for reinsurance in companies authorized in Connecticut	\$2,269.42
in companies authorized in Connecticut	302.70
Net premiums received	\$1,966.72
Less losses on risks reinsured in companies authorized in Connecticut	\$1,196.75 0.00
Net losses paid	\$1,196.75 \$1,046.75
Less losses on risks reinsured in companies authorized in Connecticut	0.00
Net losses incurred	\$1,046.75
<ul> <li>Schedule D. Bonds and Stocks owned by the Company.</li> </ul>	
GOVERNMENT BONDS: Book value. Rate.	
United States, 4%, 1925\$11,057.00 112	\$11,200.00
STATE AND MUNICIPAL BONDS:	144,000.00
Boston, Mass., 3½%, 1949	47,500.00 28,000.00
Boston, Mass., 4 ¼ %, 1958	3,000.00
Greenfield, Mass., 4%, 1915	3,000.00 3,000.00
Greenfield, Mass., 4%, 1917	3,030.00
Greenfield     Mass., 4%, 1917     3,041.40     101       Greenfield     Mass., 4%, 1918     3,051.00     101       Greenfield     Mass., 4%, 1919     3,060.00     101	3,030.00 3,030.00
Greenfield, Mass., 4%, 1920       3,069.00       101         Greenfield, Mass., 4%, 1921       3,077.40       101         Greenfield, Mass., 4%, 1922       3,085.80       101	3,030.00 3,030.00
Greenfield, Mass., 4%, 1921	3,030.00

	Book value.	Rate.	Market value.
Greenfield, Mass., 4%, 1923	3.093.60	101	3.030.00
Greenfield, Mass., 4%, 1924	3,101.40 3,108.60	102	3,060.00 8,060.00
Greenfield, Mass., 4%, 1925	3,108.60 3,115.80	102 102	8,060.00 3,060.00
Greenfield, Mass., 4%, 1926 Greenfield, Mass., 4%, 1927	3.122.70	102	3.060.00
Greenneid, Mass., 4%, 1928	3,129.30 3,135.60	102	3,060.00
Connected Mass 40/ 1020	3,135.60 3,141.90	102 102	3,060.00 3,060.00
Greenfield, Mass., 4%, 1930 Greenfield, Mass., 4%, 1930 Holyoke, Mass., 4%, 1934 Holyoke, Mass., 4%, 1935	4 137.60	102	4.080.00
Holyoke, Mass., 4%, 1934	6,213.00 7,256.90 11,800.00	102	6,120.00 7,140.00
	11.800.00	102 100	11,800.00
Lowell, Mass., 4%, 1915	1.806.48	100	1.800.00
Lowell, Mass., 4%, 1916	9,857.82 994.80	100 99	9,800.00 990.00
Massachusetts State, 3½%, 1922	12.858.30	99	12.870.00
Massachusetts State, 3%, 1936	3,554.80	90	3,600.00
Massachusetts State, 3½%, 1937	10,914.20	98 98	10,780.00 94,080.00
Lowell, Mass., 4%, 1915 Lowell, Mass., 4%, 1915 Lowell, Mass., 4%, 1916 Massachusetts State, 3½%, 1922 Massachusetts State, 3½%, 1928 Massachusetts State, 3½%, 1936 Massachusetts State, 3½%, 1937 Massachusetts State, 3½%, 1939 Massachusetts State, 3½%, 1946 Massachusetts State, 3½%, 1947 Massachusetts State, 3½%, 1947 Massachusetts State, 3½%, 1948 Massachusetts State, 3½%, 1949 Massachusetts State, 3%, 1948 Massachusetts State, 3%, 1949 Massachusetts	92,812.80 29,480.00	98	29,400.00
Massachusetts State, 31/2%, 1947	3,961.20	98	3,920.00
Massachusetts State, 31/2%, 1948	985.30 21.580.00	98 88	980.00 22.000.00
Massachusetts State, 3%, 1949	21,580.00 12,948.00 1,020.10	88	22,000.00 13,200.00
Methuen, Mass., 4%, 1924	1,020.10	101 101	1.010.00
Methuen, Mass., 4%, 1926	4,086.40 3,068.70	101	4,040.00 8,030.00
Methuen, Mass., 4%, 1927	8,072.90 3,076.80	101	3,030.00 3,030.00
Methuen, Mass., 4%, 1928	3,076.80 3,080.40	101 101	3,030.00
Methuen, Mass., 4%, 1930	3,084.00	102	8,030.00 3,060.00
New Bedford, Mass., 4%, 1924	3,084.00 12,258.00 9,208.80	102	3,060.00 12,240.00 9,180.00
New Bedford, Mass., 4%, 1925		102 102	11 220.00
Mathuen, Mass., 4%, 1928 Methuen, Mass., 4%, 1928 Methuen, Mass., 4%, 1929 Methuen, Mass., 4%, 1930 New Bedford, Mass., 4%, 1924 New Bedford, Mass., 4%, 1925 New Bedford, Mass., 4%, 1926 New Bedford, Mass., 4%, 1927 North Attleboro, Mass., 4%, 1937 North Attleboro, Mass., 4%, 1937 North Attleboro, Mass., 4%, 1939 Wayland, Mass., 4%, 1914 Wayland, Mass., 4%, 1914 Wayland, Mass., 4%, 1914 Wayland, Mass., 4%, 1915	10,263.00 8,282.40 8,296.00	103	10,300.00 8,240.00 8,240.00
North Attleboro, Mass., 4%, 1937	8,282.40	103 103	8,240.00
Wayland Mass. 4%, 1914	1.003.90	100	1,000.00
Wayland, Mass., 4%, 1914  Wayland, Mass., 4%, 1915  Wayland, Mass., 4%, 1915  Wayland, Mass., 4%, 1916  Wayland, Mass., 4%, 1916  Wayland, Mass., 4%, 1916  Wayland, Mass., 4%, 1917  Wayland, Mass., 4%, 1917  Wayland, Mass., 4%, 1917  Wayland, Mass., 4%, 1918  Wayland, Mass., 4%, 1918  Wayland, Mass., 4%, 1919  Wayland, Mass., 4%, 1920  Wayland, Mass., 4%, 1920  Wayland, Mass., 4%, 1920  Wayland, Mass., 4%, 1920  Wayland, Mass., 4%, 1921  Wayland, Mass., 4%, 1922  Wayland, Mass., 4%, 1921  Wayland, Mass., 4%, 1922  Wayland, Mass., 4%, 1922  Wayland, Mass., 4%, 1923  Wayland, Mass., 4%, 1924  Wayland, Mass., 4%, 1925  Wayland, Mass., 4%, 1925  Wayland, Mass., 4%, 1926  Wayland, Mass., 4%, 1927	501.95 1,007.70	100	500.00
Wayland, Mass., 4%, 1915	1,007.70 503.85	100 100	1,000.00 500.00
Wayland, Mass., 4%, 1916	1,011.30	100	1,000.00
Wayland, Mass., 4%, 1916	505.65	100	500.00
Wayland, Mass., 4%, 1917	1,014.80 507.40	100 100	1,000.00 500.00
Wayland, Mass., 4%, 1918	1,018.20	101	1,010.00
Wayland, Mass., 4%, 1918	509.10 1,021.40	101 101	505.00 1,010.00
Wayland, Mass., 4%, 1919	510.70	101	505.00
Wayland, Mass., 4%, 1920	1,024.60 512.30	101	1,010.00
Wayland, Mass., 4%, 1920	1,027.60	101 101	505.00 1,010.00
Wayland, Mass., 4%, 1921	513.80	101	505.00
Wayland, Mass., 4%, 1922	1,030.50 1,033.30	101 101	1,010.00 1,010.00
Wayland, Mass., 4%, 1924	1.036.10	ĩŏĩ	1.010.00
Wayland, Mass., 4%, 1925	1,038.70 1,041.20	101	1,010.00
Wayland, Mass., 4%, 1925	1.043.70	101 101	1,010.00 1,010.00
Warland, Mass., 4%, 1926 Wayland, Mass., 4%, 1927 Wayland, Mass., 4%, 1928	1.046.10	101	1,010.00
Wajianu, glass., 470, 1020	1,048.30 1,050.50	101 102	1,010.00 1,020.00
	1,000.00	102	1,020.00
Miscellaneous Bonds:			
American Tel. & Tel. Co., 4%, 1929  Boston Terminal Co., 3¼%, 1947  Columbus Electric Co., 5%, 1914  Detroit Terminal & Tunnel, 4½%, 1961  New England Tel. & Tel. Co., 5%, 1932  Oregon-Washington R. R. & Nav. Co., 4%, 1961	9,081.00	86 92	8,600.00
Columbus Electric Co., 5% 1914	49,950.00 24,500.00	99	46,000.00 24,750.00
Detroit Terminal & Tunnel, 41/2%, 1961	20,000.00	96	19,200.00 50,000.00
New England Tel. & Tel. Co., 5%, 1932	50,000.00 18,566.00	100 88	50,000.00 17,600.00
OLEROI- MERHINGTON W. W. & MEA. Co., 530, 1901	10,500.00	99	11,000.00
RAILROAD STOCKS:			
62 shs. Old Colony Co	11,594.99	156	9,672.00
BANK AND TRUST COMPANY STOCKS:			
167 shs. First Nat., Boston, Mass	60,140.00	428	71,476.00
100 " Merchants Nat., Boston, Mass	30.617.50	. 288	28,800.00
125 " Merchants Nat., Worcester, Mass 150 " Old Colony Trust Co., Boston, Mass	22,500.00 47,591.25	200 806	25,000.00 45,900.00
Firm — 28	2.,502.20		,_,
a the 60			

# 434 MASSACHUSETTS FIRE AND MARINE INSURANCE CO.

	MISCELLANEOUS STOCKS:	Book value.	Rate.	Market value.
100	shs. American Tel. & Tel. Co	13.087.50	121	12.100.00
80	" Brockton Gas Light Co., Brockton, Mass.	11.213.50	150	12,000.00
37	" Cambridge Gas Lt. Co., Cambridge, Mass.	10,452.50	279	10,323.00
100	" Edison Electric Ill. Co., Boston, Mass	27,562.50	247	24,700.00
1	sh. General Adjust. Bureau, New York City	50.00	100	100.00
50	shs. Lowell Elec. Light Co., Lowell, Mass.	10,125.00	205	10,250.00
50	" Lynn Gas & Electric Co., Lynn, Mass	23,500.00	468	23,400.00
63	" New Bedford Gas & Edison Light Co.,			
	New Bedford, Mass	18,475.50	295	18,585.00
200	" New England Tel. & Tel. Co	80,388.99	133	26,600.00
50		14,490.00	285	14,250.00
5	" Underwriters' Salvage Co., N. Y. City	950.00	150	750.00
1	sh. Western Adjust. & Insp. Co., Chicago, Ill.	200.00	200	200.00
500		40,225.00	58	29,000.00
50	" Worcester Elec. Lt. Co., Worcester, Mass.	13,875.00	266	13,300.00
100	" Worcester Gas Lt. Co., Worcester, Mass.	30,123.00	285	28,500.00
	-			

Totals ...... \$1,202,668.58 \$1,186,756.00

# MECHANICS AND TRADERS INSURANCE COMPANY,

#### NEW ORLEANS, LA.

# Commenced Business, November, 1869.

<b>Janes</b>	NICHOLS,	President.
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T. B. NORTON, Secretary.

#### CAPITAL STOCK.

Amount of capital paid up in cash \$300,000.0	
Amount of ledger assets December 31, 1912	. \$1,505,476.33

#### INCOME.

Gross premiums re-	Marine and Inland.		
ceived during the year	<b>\$</b> 1,011.98		
Peduct reinsurance, \$378,179.69 and return premiums,			r
\$239,942.34 617,706.97	425.06		
Received for prems. \$742,861.27 Gross interest on bonds and divi-	\$586,92	<b>\$743,44</b> 8.19	
dends on stocks	\$58,173.50		
Gross interest on deposits	374.52		
Gross rents from company's property, including \$2,400.00 for com-			
pany's occupancy of its own bldgs.	3,600.00		
Total gross interest and rents		62,148.02	
Borrowed money		36,500.00	
Total income			842,096.21
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •		\$2,347,572.54

Gross amount paid pol	Fire.
for losses (including occurring in previous ye Deduct amount received for	\$52,390.87 ears) \$592,367.43
\$8,178.33 and for reinsur, in other	<b>3</b> .
\$231,259.56	239,437.89

Net amount paid policy-holders for losses	\$352,929.54
Expenses of adjustment and settlement of losses	7,094.49
Commissions or brokerage	130,129.37
Allowances to local agencies for miscellaneous	
agency expenses	80.69
Salaries, \$54,636.40, and expenses, \$6,369.50, of	
special and general agents	61,005.90
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	5,028.95
Rents, including \$2,400.00 for company's occupancy	
of its own buildings	3,628.99
Advertising, \$1,846.68; printing and stationery,	
\$5,381.89	7,228.57
Postage, telegrams, telephone, and express	4,866.03
Legal expenses	2,101.61
Furniture and fixtures	4.50
Maps, including corrections	282.63
Underwriters' boards and tariff associations	9,873.09
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	7,702.48
Inspections and surveys	1,245.76
Repairs and expenses (other than taxes) on real	•
estate	22.16
Taxes on real estate	1,093.75
State taxes on premiums	14,056.42
Insurance-department licenses and fees	4,735.25
Federal corporation tax	164.69
City and county taxes	2,643.27
State, county and city licenses and fees	3,982.19
Sundry licenses and fees	53.25
Sundry taxes	448.71 80.00
Interest on borrowed money	45,500.00
Borrowed money repaid	50.00
Mercantile reports	100.00
Traveling expenses	309.52
Office expense	35.00
Premiums on surety bonds	56.95
Other miscellaneous expense	00.80

Paid stockholders for interest or dividends (amount		
declared during the year)	19 000 00	
• •	12,000.00	
Gross loss on sale or maturity of ledger assets, viz.:	1 001 05	
Bonds	1,031.25	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	53,922.48	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	733,487.49
		<del></del>
Balance	•••••	<b>\$1,614,085.05</b>
LEDGER ASSETS.		•
Book value of real estate	\$22,000.00	
Book value of bonds, \$1,217,053.79, and stocks,		
\$150,483.45 (Schedule D)	1,367,537.24	
Cash in company's office	4,988.59	
Deposits in trust companies and banks not on in-	2,000.00	
•	10 704 75	
terest	10,734.75	
Deposits in trust companies and banks on interest	58,906.23	
Agents' balances, under three months due	148,751.85	
Agents' balances, over three months due	1,166.39	
Total ledger assets, as per balance	•••••	\$1,614,085.05
NON-LEDGER ASSETS.		
Interest accrued on bonds		23,543.33
Market value of real estate over book value		1,500.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$1,639,128.38
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$1,166.39	
Book value of bonds and stocks over market value	<b>V</b> -,	
(Schedule D)	116,247.84	
(Schedule D)	110,211.01	
Total		117,414.23
Total admitted assets		\$1,521,714,15
LIABILITIES.		
Gross losses adjusted and unpaid	\$9,138.39	
Gross claims for losses reported and unadjusted	74,485.34	
Gross claims for losses resisted	32,314.26	
Total	\$115,937.99	
LOTAL	#113.W3/.WW	
<del> </del>		
Deduct reinsurance due or accrued	49,646.40	
<del> </del>	49,646.40	<b>\$</b> 66,291.59

Estimated federal, state a Contingent commissions o	r other charg	es due or accrued	l	15,772.25 4,227.75
Total liabilities, exce Capital paid up in cash . Surplus over all liabilitie			300,000.00 547,294.72	\$674,419.43
Surplus as regards pe	olicy-holders	• • • • • • • • • • • • • • • • • • • •		847,294.72
Total	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	\$1,521,714.15
		REMIUMS, 1913.		
		RE.		ND INLAND.
In force December 31, 1912	Risks. \$140,875,933	Premiums. \$1,493,673.92	Risks.	Premiums.
Written or renewed during the year	125,675,441	1,360,568.24	\$220,172	\$1,011.98
Totals  Deduct those expired and	\$266,551,874	\$2,854,242.16	\$220,172	\$1,011.98
marked off as terminated	113,691,582	1,251,329.58	220,172	1,011.98
In force at the end of	#150 PF0 500	41 400 010 70		** **
the year 1913 Deduct amount reinsured	\$152,859,792 47,552,375	\$1,602,912.58 482,021.29	\$0.00	<b>\$0.00</b>
Net amount in force December 31, 1913	\$105,307,417	\$1,120,891.29	•••••	
RECAPITY	LATION OF FIE	E RISKS AND PRE	MIUMS.	
Year. Written. Term.	Amount.	Gross premium charged.	s Unearned.	Premiums unearned.
1913 One year or less	\$38,088,86	35 <b>\$441,233.9</b>	3 1-2	\$220,616.97
1912 1913 Two years	528,90	08 5,033.2	3 1-4 1 3-4 3 1-6	1 258 31
1911	13,679,48 17,635,08 20,778,58	140,820.5	3 1-6	2,153.41 23,470.09 85,609.99
1912 } Three years 1913	17,635,00 20,778,58	)		85,609.99 164,882.89
1910	102,24 336,75	10 703.3	9 1–8	87.92 720.70
1912 Four years	254.63	0 2.763.8	5-8	1,727.11
1913   1909	362,88 2,230,78	54 3,370.1 56 24,525.4	1 7-8 4 1-10	2,948.85 2,452.54
1910 1911 } Five years	1,968,52	24,475.8 08 29,224.8	4 1-10 1 3-10 7 1-2	2,452.54 7,342.74 14,612.43
	1,968,52 2,301,80 3,201,31 3,427,27	4 35,686.7	8 7 <del>-</del> 10	24,980.73
1912	3.427.27	2 39,181.2	9-10	35,263.16
1912 1913				
1912	\$105,307,41	7 \$1,120,891.2	•	<b>\$</b> 588,127.84
1912 1913	\$105,307,41	7 \$1,120,891.29 ERROGATORIES.	•	<b>\$</b> 588,127.84
1912   Totals	\$105,307,41 ENERAL INT	ERROGATORIES.		\$588,127.8 <del>4</del>
Totals  Totals  G  Largest gross aggregate an anywhere in the United & reinsurance, whether the	\$105,307,41 ENERAL INT from the states and the states are the states and the states are the stat	ERROGATORIES. in any one haze any deduction we mitted or non-adn	ard located natever for nitted com-	\$588,127.8 <del>4</del>
Totals  Totals  GLargest gross aggregate an anywhere in the United Streinsurance, whether the panies?	\$105,307,41 ENERAL INT	ERROGATORIES. in any one haze any deduction wi mitted or non-adm	ard located natever for nitted com- Answer	
1912 1913 Totals  G Largest gross aggregate an anywhere in the United S reinsurance, whether the panies?	\$105,307,41 ENERAL INT	ERROGATORIES. in any one haze any deduction wi mitted or non-adm	ard located natever for nitted com- Answer	<b>\$2</b> 5,000.00 71,800.00
Totals  Totals  G  Largest gross aggregate an anywhere in the United S reinsurance, whether the panies?	\$105,307,41 ENERAL INT	ERROGATORIES. in any one haze any deduction wi mitted or non-adm	ard located natever for nitted com- Answer	\$25,000.00 71,800.00 None.
Totals  Totals  G  Largest gross aggregate an anywhere in the United S reinsurance, whether the panies?	\$105,307,41 ENERAL INT	ERROGATORIES. in any one haze any deduction wi mitted or non-adm	ard located natever for nitted com- Answer	<b>\$2</b> 5,000.00 71,800.00 None. None.
Totals  Totals  G  Largest gross aggregate an anywhere in the United & reinsurance, whether the	\$105,307,41 ENERAL INT	ERROGATORIES. in any one haze any deduction wi mitted or non-adm	ard located natever for nitted com- Answer	\$25,000.00 71,800.00 None

Business in Connection	сот, 1913.		Fire.
Gross risks written			2.647.834.00
Gross risks written	O reinsurance i	n com-	859,095.00
Net risks written		3	\$1,788,789.00 \$23,751.09
Gross premiums on risks written	1 premiums for	r rein-	8,320.87
Net premiums received			\$15,430,22
Less losses on risks reinsured in companies auti	horized in Con	ecticut	\$15,430.22 \$6,159.07 3,869.75
Net losses paid	horized in Cont	ecticut	\$2,289.82 \$7,183.50 3,512.06
Net losses incurred			\$3,671.44
Schedule D. Bonds and Stocks ow STATE, COUNTY, AND MUNICIPAL BONDS:—	•		Market value.
	\$94,225,00	105	89,250.00
Atchafalaya District, 5%, 1949	5,400.00 62,200.00	101	5,050.00
B'd of Com. Pt. of New Orleans, 5%, 1904	82,200.00	101	62,620.00
Fifth District Levee. 5%, 1950-54	49.862.50	101	46,460.00
Lafourche Basin Levee District, 5%, 1954	27,985.00	101	26,260.00
Louisiana State, 4%, 1914	234,527.49	100	233,000.00
New Orleans 7% 1922	7,950.00	110	6.600.00
New Orleans, 5%	7,787.55	254	9,804.40
New Orleans, 4%, 1950	242,165.00	93	209,250.00
New Orleans, 5%, 1919	19,800.00	199	19,800.00
B'd of Com. Pt. of New Orleans, 5%, 1904 Franklin, La., 5%, 1920 Fitth District Levee, 5%, 1950-54 Lafourche Basin Levee District, 5%, 1954 Louisiana State, 4%, 1942 New Orleans, 4%, 1942 New Orleans, 7%, 1922 New Orleans, 5% New Orleans, 4%, 1950 New Orleans, 4%, 1950 New Orleans, 5%, 1919 Ponchartrain Levee District, 6%, 1944 Red Riv., Atchaf. & Bayou Boeuf Dist., 5%, 1950-53	51,440.00	102	47,940.00
RAILROAD BONDS: — New Orleans Ry. & Lighting Co., 4½%, 1935			
MISCELLANBOUS BONDS: -			
Baton Rouge, La. Electric Co., 5%, 1939	23,250,00	93	23.250.00
Edison Plectric Co., 5%, 1929	68,100.00	101	65,650.00
Baton Rouge, La., Electric Co., 5%, 1939 Edison Plectric Co., 5%, 1929 Merchants Elec. Light & Power Co., 5%, 1929 Rice Belt Milling Co., 6%, 1922 United Irrigation & Rice Milling Co., 6%, 1916-29	58,000.00	197	56,260.00
United Irrigation & Rice Milling Co., 6%, 1916-29	17.500.00	8714	50,000.00 17,500.00
	21,000.00	0.72	21,000.00
BANK AND TRUST COMPANY STOCKS: —	1.430.00	85	1,020.00
200 " ComGermania Tr. & Sav. B'k, N. Orl.	84,000.00	190	38,000.00
12 ahs. Canal-Louisiana B'k & Tr. Co., N. Orl. 200 "ComGermania Tr. & Sav. B'k, N. Orl. 9 "Hibernia B'k & Tr. Co., New Orleans	1,499.70	85 190 315 140	2,835.00 7,000.00
bo Metropolitan Bank, New Urleans	10,803.75	140	7,000.00
MISCELLANEOUS STOCKS: — 500 ahs. Maison Blanche Co., "A-71" pref., N. O.	52,750.00	102	51,000.00
Totals	\$1,367,587.24		1,251,289.40
Schedule X. Unlisted	Assets		
. Date charged	off Par ent. value. \$200.00	Actual	Market value
from stateme	nt. value.	cost.	Dec. 81, 1918,
2 lots of ground, Greenville, Miss 1905 12 shs. C'al B'k & Tr. Co., N. Or., La. 1905 241 "Standard Guano & Chemical	\$200.00 1,200.00	\$200.00 1,430.00	\$135.00 Unknown.
2 lots of ground, Groenville, Miss	24,100.00	48,022.48	Unknown.
La., pref 1913	5,900.00	5,900.00	Unknown,
Totals	\$31,400.00 \$	55,552.48	\$135.00

## MICHIGAN COMMERCIAL INSURANCE COMPANY,

### LANSING, MICH.

## Commenced Business, January 1, 1905.

F.	D.	BENNETT,	President.

A. D. BAKER, Secretary.

## CAPITAL STOCK.

Amount of capital paid up in cash	\$400,000.00	
Amount of ledger assets December 31, 1912		\$851,897.17

	· IN	COME.		
Gross prems. received	Fire.	Marine and Inland.		
during the year	\$1,016,623.19	\$85,518.45	-	
Deduct reinsurance,				
\$372,061.30				
and return premiums	3,			
\$233,822.82	541,005.83	64,878.29		
Received for prems.	\$475,617.36	\$20,640.16	\$496,257.52	
Gross interest on mort	•	\$29,081.48	\$480,201.DZ	
Gross interest on bone	~ ~	5,927.50		
Gross interest on depe		1,708.46		
Gross rents from cor		1,100.40		
erty, including \$1,50				
pany's occupancy of		1,577.28		
Total gross intere	st and rents	,	38,294.72	
Total income	• • • • • • • • • • • • • • • • • • • •	•		534,552.
Sum of both ar	nounts			\$1,386,449.

		Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for			
losses (including			
\$66,881.44 occur-			
ring in previous			
years)	<b>\$429,</b> 555.65	\$29,663.66	
Deduct amount re-	• •	,,	
ceived for salvage,			
<b>\$3,643.76</b>			
and for reinsurance	•		
in other companies,			
<b>\$</b> 214,253.87	197,011.48	20,886.15	
Net amount paid policy			
holders for losses	\$232,544.17		\$241,321.68
Expenses of adjustmen	t and settlemen	t of losses	7,351.17
Commissions or broke	rage		84,413.63
Allowances to local			
agency expenses			224.07
Salaries, \$23,485.89, a			
special and general			43,369.21
Salaries, fees, and al			
directors, trustees, as	nd home-office	employees	21,487.23
Rents, including \$1,500			
of its own buildings			3,600.00
Advertising, \$2,111.03			0.000.10
\$6,528.15			8,639.18
Legal expenses	ephone, and ex	press	6,611.34 394.47
Furniture and fixtures	• • • • • • • • • • • • • • •	• • • • • • • • • • • •	577.41
Maps, including correct			1,749.89
Underwriters' boards a			5,526.07
Fire department, fire			0,020.01
sessments, fees, taxes			6,086.51
Inspections and survey	and expenses		5,061.11
Repairs and expenses	(other than ta	ves) on real	0,001.11
estate			195.94
Taxes on real estate			168.33
State taxes on premiur			11,392.28
Insurance-department 1			4,737.48
Federal corporation ta			588.08
Publication fees			800.83
City taxes			9,060.70
Dun and Bradstreet			1,605.69
Dues and subscriptions			156.37
Heat, light and suppli			671.20
mear, man and subbu		• • • • • • • • • • •	0,1.20

442 MICHIGAN COMMERCIAL	INSURANC	E COMPANY.	
Bond and insurance premiums		538.76	
Clock rental		31.27	
Laundry and supplies		164.58	
Exchange on checks		23.19	
Incidentals		26.31	
Gross loss on sale or maturity of ledger as	•		
Real estate		241.70	
Total disbursements	- • • • • • • • • • • • • • • • • • • •		466,815.68
Balance	· · · · · · · · · · · · · · · · · · ·		\$919,633.73
LEDGER A Book value of real estate  Mortgage loans on real estate  Book value of bonds (Schedule D)  Deposits in trust companies and banks on Agents' balances, under three months due Agents' balances, over three months due.  Total ledger assets, as per balance	interest.	\$13,993.75 596,428.73 131,000.00 118,893.06 50,218.33 9,099.86	<b>\$</b> 919,633. <b>73</b>
Non-ledger	ASSETS.		
·	Due.	Accrued.	
Interest on mortgages	\$203.25	\$9,308.45	
Interest on bonds	• • • • •	1,721.53	
Interest on bank deposits		165.97	
Total interest due and accrued	\$203.25	\$11,195.95	11,399.20
Market value of real estate over book val	ue		1,204.33
Gross assets	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 932,237.2 <b>6</b>
Agents' balances, representing business prior to October 1, 1913	written chedule D)	<b>\$9,099.86</b> 2,048.00	11,147.86
			,

Total admitted assets.....

\$921,089.40

LIABILITIES.  Gross losses adjusted and unpaid	\$27,823.16	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	<b>427,020.10</b>	
31 not reported	62,075.56	
Gross claims for losses resisted	16,708.16	
Total	\$106,606.88	
Deduct reinsurance due or accrued	61,942.52	
Net amount of unpaid losses and claims		\$44,664.36
Unearned premiums on fire risks	\$272,950.43	
Unearned premiums on inland navigation risks	397.70	
Unearned premiums on unexpired marine risks	4,474.01	
Total unearned premiums		277,822.14
Salaries, rents, expenses, bills, accounts, fees, etc., due	e or accrued.	2,250.00
Estimated federal, state and other taxes hereafter pa		14,500.00
Contingent commissions or other charges due or accr		350.00
Total liabilities, except capital	• • • • • • • • • • • • • • • • • • • •	\$339,586.50
Capital paid up in cash	\$400,000.00	
Surplus over all liabilities		
Surplus as regards policy-holders		581,502.90
Total	• • • • • • • • • • • • • • • • • • • •	\$921,089.40

#### SPECIAL DEPOSITS.

	RISKS AND P	REMIUMS, 1913.		
	. দা	RE.	MARINE AND INLAND.	
	Risks.	Premiums.	Risks.	Premiums.
In force on the 31st day of December, 1912 Written or renewed during	\$134,728,238	\$1,508,991.62	\$2,541,515	\$72,039.65
the year	88,209,448	1,016,623.19	3,738,347	85,518.45
Total	\$222,937,686	\$2,525,614.81	\$6,279,862	\$157,558.10
Deduct those expired and marked off as terminated	94,630,350	1,114,792.98	4,416,020	104,629.85
In force at the end of the year 1913 Deduct amount reinsured	\$128,307,336 84,154,727	\$1,410,821.83 894,110.11	\$1,863,842 1,677,520	\$52,928.25 43,582.53
Net amount in force December 31, 1918	\$44,152,609	\$516,711.72	\$186,822	\$9,845.72

Year	r.	ECAPITULATION OF FIRE RI	dross premiums		Premiums
Writte		Amount.	charged.	Uncarned.	uncarned.
1913	One year or les		\$418,840.84	1-2	\$206,920.17
1913	Two years	21,323 82,362	294.23 1,608.53	1-4 3-4	73.56 1,206.40
1911	mi	82,362 2,133,988 1,877,855	17,471.54 18,832.49	8-4 1-6 1-2 5-6	2,911.92
1912	Three years	1,877,855 <b>4,891,798</b>	18,832.49 46,575.24	1-2 5-6	9,416.25 <b>38</b> ,812.70
1910		500	11.65	1-8	1.46
1911	Four years	0.00 10,530	0.00 <b>155.4</b> 1	3–8 5–8	0.00 97.13
1913		6,432	117.00	7–8	102.38
1909		. 0.00 0.00	0.00	1-10	0.00 0.00
1911	Five years	460,090	4,671.30	3-10 1-2	2,335.65
1912 1913		306,732 812,398	3,738.89 9,395.10	7-10 9-10	2,617.22 8,455.59
1010)	Phy Au I.	<del></del>			
	Totals	\$44,152,609 GENERAL INTERRO	\$516,711.72		\$272,950.48
Total value Total Total What of a lis a many direct than the state of	amount of the te?	ate amount insured in nited States, without any r the same be in admitted company's stock owned to directors or other officers or indirect, has this company company? capital stock of this company, by any other corporationated policies issued by	by the directo	Answer Answer Answer Answer Answer bital stock Answer controlled, Answer pany, and	\$40,000.00 \$16,050.00 None None None No
Gross Less	s \$88,103.00 ris	BUSINESS IN CONNEC	einsuran <b>ce in</b>	companies	Fire. \$265,344 0 88,103.0
N	et risks written	pka writtan		•••••	\$177,241.00 \$2,719.31
Less	\$615.79 return in companies au	sks written premiums and \$0.00 p ithorized in Connecticut	remiums for re	insurance	. 615.79
N	et premiums rec	eived			\$2,103.58
Less	paids losses on risks	reinsured in companies a	uthorized in C	onnecticut	\$2,276.96 797.26
N	et losses paid				\$1,479.70
Less	incurreds losses on risks	reinsured in companies a	uthorized in C	onnecticut	\$1,821.25 564.91
N	et losses incurre	ed			\$1,256.34
					Marine and
	3.20				Inland.
Foss	risks written	ks cenceled and \$7K 150	On reincurer	in com-	\$111,100.00
Less	panies authorize	ks canceled, and \$75,150. ed in Connecticut	· · · · · · · · · · · · · · · · · · ·		111,100.00
N	et risks written				0.00
Fross	premiums on rish	ks written \$1,960.80 premiums, and \$1,960.80 p			\$2,537.78
Less	\$576.98 return in companies at	premiums, and \$1,960.80 puthorized in Connecticut	remiums for re	insurance	2,537.78
N	et premiums rec	eived			\$0.00
Less	paid losses on risks	reinsured in companies a	uthorized in C	nnecticut	\$67.50 67.50
N	et losses naid				0.00
					<b>\$6</b> 7.50
Less	losses on risks	reinsured in companies a	uthorized in Co	nnecticut	67.50
N	ot losses incurre	xd			\$0.00

Schedule D. Bonds owned by	the Company.		
STATE, COUNTY, AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Albion, Mich., 4%, 1914	\$2,000.00	100	\$2,000.00
Blissfield township, Mich., 4%, 1914	2,000.00	100	2,000.00
Blissfield township, Mich., 4%, 1915	2,000.00	99	1,980.00
Blissfield township, Mich., 4%, 1916	2,000.00	99	1,980.00
Blissfield township, Mich., 4%, 1917	2,000.00	98	1,960.00
Blissfield township, Mich., 4%, 1918	2,000.00	98	1,960.00
Croswell, Mich., 4½%, 1914	9,000.00	100	9,000.00
Georgia State, 41/2%, 1915	10,000.00	100	10,000.00
Houghton, Mich., 5%, 1935	8,000.00	102	8,160.00
Houghton, Mich., 5%, 1935	10,000.00	102	10,200.00
Jackson, Mich., 4%, 1926	50,000.00	95	47,500.00
Lansing township, Mich., 51/2 %, 1915	600.00	101	606.00
Lansing township, Mich., 5½%, 1916	600.00	102	612.00
Lansing township, Mich., 5½ %, 1917	600.00	102	612.00
Lansing township, Mich., 5½%, 1918	600.00	103	618.00
Lansing township, Mich., 5½%, 1919	600.00	104	624.00
Manistique, Mich., 5%, 1931	5,000.00	104	5,200.00
Manistique, Mich., 5%, 1932	3,000.00	105	8,150.00
Mt. Pleasant, Mich., 4%, 1914	1,000.00	100	1,000.00
Mt. Pleasant, Mich., 4%, 1915	1,000.00	99	990.00
Mt. Pleasant, Mich., 4%, 1916	1,000.00	99	990.00
Portland, Mich., 4%, 1915	5,000.00	99	4,950.00
Portland, Mich., 4%, 1920	5,000.00	97	4,850.00
Saugatuck, Mich., 5%, 1922	3,000.00	102	8,060.00
Shiawassee county, Mich., 4%, 1915	5,000.00	99	4,950.00
Totals	\$131,000.00		\$128,952.00

# MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

## DETROIT, MICH.

# Commenced Business, March, 1881.

D. M. FERRY, JR., President.

		•
CAPITAL STOCK.		
V. (1976)	****	
Amount of capital paid up in cash	•	\$1,451,197.48
INCOME.		
Fire.		
Gross prems. received during the year \$1,092,573.18		
Deduct reinsurance,		
\$180,011.26		
and return premiums,		
\$210,160.53 390,171.79		
Received for premiums	\$702,401.39	•
Gross interest on mortgage loans \$30,479.25		
Gross interest on collateral loans 135.41		
Gross interest on bonds and divi-		
dends on stocks 27,480.70		
Gross interest on land contracts 4,421.34		
Total gross interest	62,516.70	
Agents' balances previously charged off	50.00	
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate	435.00	
Gross increase, by adjustment, in book value of		
ledger assets, viz.:		
Real estate	73,488.01	
Total income		838,891.10
Sum of both amounts		\$2,290,088.58

H. E. EVERETT, Secretary.

DISB	URSEN	ÆNTS.
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Fire.		
Gross amount paid policy-holders		
for losses (including \$51,556.22		
occurring in previous years) \$534,446.55		·
Deduct amount received for salvage,		
\$2,526.00	,	•
for reinsurance in other companies,		
- · · · · · · · · · · · · · · · · · · ·		
\$137,838.57		
and for discount,		'
<b>\$437.04</b>		
Net amount paid policy-holders for losses	\$393,644.94	
Expenses of adjustment and settlement of losses	7,374.60	
Commissions or brokerage	176,850.84	
Allowances to local agencies for miscellaneous		
agency expenses	1,042.77	
Salaries, \$12,773.31, and expenses, \$8,528.90, of		
special and general agents	21,302.21	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	04 000 80	
	24,088.56	
Rents	4,999.92	
Advertising, \$3,060.50; printing and stationery,		
\$14,940.80	18,001.30	
Postage, telegrams, telephone, and express	4,257.19	•
Legal expenses	2,050.33	
Furniture and fixtures	604.00	
Maps, including corrections	2,660.10	
Underwriters' boards and tariff associations	•	
	8,840.50	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	7,849.38	
Inspections and surveys	7,433.32	
Repairs and expenses (other than taxes) on real		
estate	2,087.24	
State taxes on premiums	18,105.37	
Insurance-department licenses and fees	3,666.48	
Federal corporation tax	145.18	
City licenses	615.00	
Exchange on remittances	437.35	
R. G. Dun and Bradstreet	457.50	
Brokerage on real estate	4,759.05	
Paid stockholders for interest or dividends (amount		
declared during the year)	40,000.00	
Agents' balances charged off	30.05	
Gross decrease, by adjustment, in book value of	55.50	
The state of the s		
ledger assets, viz.:	<b>200 00</b>	
Bonds	780.00	
Total disbursements		752,083.18
Balance		\$1,538,005.40
•		

# 448 MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

LEDGER ASSETS.		
Book value of real estate	<b>\$</b> 95,65 <b>2</b> .51	
Mortgage loans on real estae	550,401.08	
\$5,000.00 (Schedule D)	651,250.00	
Cash in company's office	26,704.11	
Deposits in trust companies and banks not on interest	•	
	47,711.28	
Agents' balances, under three months due	160,674.22	
Agents' balances, over three months due	2,379.72	
Due from other companies	3,232.48	
Total ledger assets, as per balance		<b>\$1,538,005.40</b>
NON-LEDGER ASSETS.		
Tutunut on montanana	Accrued.	
Interest on mortgages	<b>\$</b> 7,874.25	
Interest on bonds	8,799.15	
Interest on other assets	594.87	
Total interest accrued		17,268.27
Gross assets	••••••	\$1,555,273.67
DEDUÇT ASSETS NOT ADMITTE	D.	
Agents' balances, representing business written		
prior to October 1, 1913	\$2,379.72	
Book value of bonds and stocks over market value	Ψ2,010.12	
(Schedule D)	5,450.00	
Total		7,829.72
Total admitted assets		\$1,547, <b>443.95</b>
LIABILITIES.		
Gross losses adjusted and unpaid	\$21,906.58	
Gross claims for losses reported and unadjusted,	• •	
plus reserve for losses incurred prior to December		
31 not reported	53,551.05	
Gross claims for losses resisted	5,784.15	
Gross ciaims for losses resisted	0,104.10	
Total	\$81,241.78	•
Deduct reinsurance due or accrued	14,679.91	
Net amount of unpaid losses and claims		\$66,561.87

	MICHIGAN FI	RE AND MARINE I	NSURANCE (	COMPA	NY. 449
Cash Salar Estin	dividends remaining ies, rents, expenses, nated federal, state	fire risks	etc., due or a fter payable	ccrued	663,473.15 20,000.00 863.94 9,000.00 3,359.75
Capit	al paid up in cash	ept capitales	\$400,		<b>\$</b> 763,258.71
8	durplus as regards	policy-holders	• • • • • • • • • • • • • • • • • • • •		784,185.24
	Total	••••••	• • • • • • • • • • • • •		\$1,547,443.95
		RISKS AND PREMIUM	s. 1913.		
In for Writt	ce December 31, 1912 en or renewed during	Fire. the year ms over amount receiv	R	isks. 3,065.00 1,777.00	Premiums. \$1,372,501.92 1,092,573.18
EXCOS	s of original premiu	ms over amount receiv	ed for		169.48
T Deduc	otals	narked off as terminated	\$227,480 1 \$7,063	0,842.00 3,412.00	\$2,465,244.58 994,853.52
I	n force at the end of	the year	\$140,417	,430.00	\$1,470,391.06 201,858.06
		ecember 81, 1913			\$1,268,533.00
	Dagen	mer import on Winn Diggs	a AND Downson		•
Yea	г.	TULATION OF FIRE RISK	ss premiums		Premiums
Writt	r. en. Term.	Gro Amount.	ss premiums charged. U	earned.	unearned.
Writt 1913 1912	r. en. Term. One year or less	Gro Amount. \$36,078,202.00	ss premiums charged. Un \$434,628.53	nearned. 1–2	unearned. \$217,314.26 223.77
Writt 1913 1912	r. en. Term. One year or less	Gro Amount. \$36,078,202.00	ss premiums charged. Un \$434,628.53	1-2 1-4 3-4	unearned. \$217,314.26 223.77 715.98
Writt 1913 1912 1913 1911 1912	r. en. Term. One year or less Two years	Gro Amount. \$36,078,202.00	ss premiums charged. Un \$434,628.53	1-2 1-4 3-4	unearned. \$217,314.26 223.77 715.98
Writt 1913 1912 1913 1911 1912	r. en. Term. One year or less Two years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00	ss premiums charged. U1 \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 193.80	1-2 1-4 3-4 1-6 1-2 5-6 1-8	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24,22
Write 1913 1912 1913 1911 1912 1913 1910 1911 1912	r. en. Term. One year or less Two years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00	ss premiums charged. Un \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 193.80 708.21	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913	r. en. Term. One year or less Two years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00	ss premiums charged. Un \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 193.80 708.21	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8	unearned. \$217,314,26 223,77 715,98 30,297,54 104,675,75 197,176,45 24,22 265,56 330,72 329,35
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909	r. Term. One year or less Two years Three years Four years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 1,7350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00	ss premiums charged. Un \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 708.21 529.16 376.42 30,427.75 34,354.01	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1913 1919 1910 1911	r. en. Term. One year or less Two years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 1,7350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00	ss premiums charged. Un \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 708.21 529.16 376.42 30,427.75 34,354.01	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909	r. en. Term. One year or less Two years Three years Four years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,833,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00	ss premiums charged. Ut \$434,628.53 895.10 954.64 181,785.25 209,351.51 236,611.79 193.80 708.21 529.16 376.42 30,427.75	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77
Writt 1913 1912 1913 1911 1913 1910 1911 1912 1913 1909 1911 1911 1912	r. en. Term. One year or less Two years Three years Four years	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 61,237.00 52,570.00 39,252.00 2,600,300.00 2,981,947.00 3,580,631.00 4,079,136.00	ss premiums charged. Ut \$434,628.53	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10	unearned. \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909 1911 1912 1913 rej	r. Term. One year or less Two years Three years Four years Five years Totals et gross aggregate where in the United	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,680,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any States, without any desame be in admitted	ss premiums charged. Ut \$434,628.53	1-2 1-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 9-10 located ver for discount of the state of the stat	unearned. \$217,314,26 715,98 30,297,54 104,675,75 197,176,45 24,22 265,56 330,72 329,35 3,042,77 10,306,20 20,533,55 80,616,95 47,620,08
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314,26 715,98 30,297,54 104,675,75 197,176,45 24,22 265,56 330,72 329,35 3,042,77 10,306,20 20,533,55 80,616,95 47,620,08
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314.26 \$217,314.27 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77 10,306.20 20,533.55 30,616.95 47,620.08 \$663,473.15
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314,26 223,77 715,98 30,297.54 104,675.75 197,176,45 24,22 265,56 330,72 329,35 3,042,77 10,306,20 20,533,55 30,616,95 47,620.08 \$663,473.15
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314.26 \$217,314.27 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77 10,306.20 20,533.55 30,616.95 47,620.08 \$663,473.15
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314,26 223,77 715,98 30,297.54 104,675.75 197,176,45 24,22 265,56 330,72 329,35 3,042,77 10,306,20 20,533,55 30,616,95 47,620.08 \$663,473.15
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,660,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314.26 \$217,314.27 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77 10,306.20 20,533.55 30,616.95 47,620.08 \$663,473.15
Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900 1911 1912 1913	r. Term. One year or less Two years Three years Four years Five years Totals est gross aggregate where in the United sourance, whether the clies?	Gro Amount. \$36,078,202.00 74,946.00 145,624.00 18,838,158.00 22,577,389.00 25,766,213.00 17,350.00 61,237.00 52,570.00 39,252.00 2,680,030.00 2,981,947.00 3,580,631.00 4,079,136.00 4,373,927.00 \$121,326,612.00  GENERAL INTERROG amount insured in any States, without any desame be in admitted	ss premiums charged. Ut \$434,628.53   895.10   954.64   181,785.25   209,351.51   236,611.79   708.21   529,16   376.42   30,427.75   34,354.01   41,067.11   43,738.50   52,911.22   \$1,268,533.00   ATORIES   7  one hazard eduction whate or non-admitted.	1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 1-10 3-10 1-2 7-10 9-10 located ver for dr. m.swer	unearned. \$217,314.26 \$217,314.26 223.77 715.98 30,297.54 104,675.75 197,176.45 24.22 265.56 330.72 329.35 3,042.77 10,306.20 20,533.55 30,618.95 47,620.08 \$663,473.15

Business in Connecticut, 1918.	Fire.
Gross risks written  Less \$271,024.00 risks canceled, and \$199,241.00 reinsurance in companies authorized in Connecticut	
Net risks written	
Gross premiums on risks written	\$15,539.45
Less \$2,213.66 return premiums, and \$1,812.15 premiums for reinsurance in companies authorized in Connecticut	4,025.81
Net premiums received	\$11,513.64
Losses paid Less losses on risks reinsured in companies authorized in Connecticut	\$8,990.86 2,445.08
Net losses paid	\$6,545.78
Losses incurred	\$8,999.97 2,445.08
Net losses incurred	\$6,554.89

STATE, COUNTY, AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Arizona Territory, 3%, 1953	\$22,250.00	84	\$21,000.00
Arizona Territory, 5%, 1954	10,000.00	105	10.500.00
Arizona Territory, 5%, 1953	15,000.00	104	15,600.00
Austin County, Texas, 5%, 1951	15,000.00	100	15.000.00
Battle Creek Mich. 4%, 1925	5.000.00	99	4.950.00
Battle Creek, Mich., 4%, 1926	5,000.00	99	4,950.00
Detroit, 4%, 1918	25,000.00	99	24,750.00
Detroit, 3½%, 1930	10,000.00	92	9,200.00
Detroit, 3½%, 1930	28,000.00	92	25,760.00
Detroit, 31/4 %, 1929	10,000.00	92	9,200.00
Detroit, 4%, 1919	20,000.00	99	19,800.00
Detroit, 4%, 1920	5,000.00	99	4,950.00
Detroit, 4%, 1920	10,000.00	99	9,900.00
Detroit, 4%, 1920	2,000.00	99	1,980.00
Detroit, 4%, 1919	5,000.00	99	4,950.00
Detroit, 31/2%, 1936	43,000.00	90	88,700.00
Detroit, 3½%, 1937	27,000.00	90	24,300.00
Detroit, 3½ %, 1930	10,000.00	92	9,200.00
Detroit, 3½%, 1916	1,000.00	98	980.00
Detroit, 3½%, 1916	1,000.00	98	980.00
Detroit, 4%, 1918	25,000.00	99	24,750.00
Detroit, 3.65%, 1918	10,000.00	98	9,800.00
Detroit, 4%, 1919	87,000.00	99	36,630.00
Detroit, 4%, 1919	9,000.00	99	8,910.00
Detroit, 4%, 1924	5,000.00	98	4,900.00
Detroit, 4%, 1922	5,000.00	99	4,950.00
Detroit, 4%, 1924	50,000.00	98	49,000.00
Detroit, 5%, 1923	15,000.00	100	15,000.00
Ecorse Township, 5%, 1926	15,000.00	102	15,300.00
Grand Rapids, Mich., 41/2 %, 1935	18,000.00	104	18,720.00
Grand Rapids, Mich., 4%, 1929	17,000.00	97	16,490.00
Grand Rapids, Mich., 4%, 1929	15,000.00	97	14,550.00
Grand Rapids, Mich., 4%, 1929	10,000.00	97	9,700.00
Hamtramek, Mich., 5%, 1922	5,000.00	103	5,150.00
Hamtramck, Mich., 4½%, 1926 Highland Park, Mich., 4%, 1929	10,000.00	102	10,200.00
Idabel, Okla., 6%, 1937	13,000.00	97	12.610.00
New Mexico Territory, 5%, 1921	10,000.00	107	10,700.00
New Mexico Territory, 5%, 1921	15,000.00	100	15,000.00
Oklahoma City, Oklahoma, 4½%, 1936	1,000.00	100	1,000.00
Saginaw, Mich., 31/2%, 1914	5,000.00	100	5,000.00
Saginaw, Mich., 31/2 %, 1915	4,700.00	100	4,700.00
Saginaw, Mich., 3½%, 1914	4,700.00	99	4,658.00
Saginaw, Mich., 3½%, 1915	1,800.00 1.800.00	100	1,800.00
Saginaw, Mich., 3½%, 1914		99	1,782.00
Saginaw, Mich., 31/2 %, 1915	2,500.00	100	2.500.00
7 7 70, 1010	2,500.00	99	2,475.00
Saginaw, Mich. 316% 1920			
Saginaw, Mich., 3½%, 1920 Springwells, Mich., Township, 5%, 1915	10,000.00 6.000.00	94 101	9,400.00 6.060.00

RAILEOAD BONDS: —	Book value.	Rate.	Market value.
Santa Fe, Prescott & Phoenix, 5%, 1942	13,000.00	104	18,520.00
Miscellaneous Bonds:			
Bastern Michigan Edison Company, 5%, 1931	20,000.00	99	19,800.00
Michigan Steamship, 5%, 1916	7,000.00	100	7,000.00
Michigan Steamship, 5%, 1917	8,000.00	100	8,000.00
BANK STOCKS:			
50 shs. Peoples State Bank, Detroit, Michigan	5,000.00	282	14,100.00
Totals	\$651,250.00		\$645,800.00

# MILWAUKEE MECHANICS' INSURANCE COMPANY,

#### MILWAUKEE, WIS.

## Commenced Business, April, 1852.

WILLIAM	L.	Jones,	President.	

•	
CAPITAL STOCK.  Amount of capital paid up in cash	\$1,000,000.00
Amount of ledger assets December 31, 1912	•••••
INCOME.	
Fire.	
Gross prems. received during the year \$2,898,269.91 Deduct reinsurance.	
\$436,608. <b>60</b>	
and return premiums,	
\$458,509.01	•
	•
Received for premiums	\$2,003,152.30
Gross interest on mortgage loans \$88,278.09	
Gross interest on bonds and divi-	
dends on stocks         89,388.76           Gross interest on deposits         1,882.12	
Gross interest on deposits 1,882.12 Gross interest on deposit with Board	
of Underwriters 10.30	
Gross interest on school warrant	
taken in payment of premium 1.79	
Gross interest on Munich Reinsur-	
ance Co. refund 103.75	
Gross interest from unlisted assets 843.75	
Gross rents from company's prop'y 3,200.00	
Total gross interest and rents	183,708.56
Borrowed money	45,000.00
Taxes refunded on real estate disposed of in pre-	•
vious years	71.85
Agents' balances previously charged off	131.51
The state of the s	

OSCAB GRIEBLING, Secretary.

\$4,314,912.72

Gross profit on sale or maturity of ledger assets, viz.:  Bonds	1,637.50	
ledger assets, viz.: Bonds	30.00	
Total income		2,233,731.72
Sum of both amounts		\$6,548,644.44

Gross amount paid policy-holders	
for losses (including \$198,305.16	
occurring in previous years) \$1,255,119.15	
Deduct amount received for salvage,	
<b>\$6.377.3</b> 0	
for reinsurance in other companies,	
<b>\$246.732.99</b>	
and for discount,	
\$1,069.27 254,179.56	
	<b>A.</b>
Net amount paid policy-holders for losses	
Expenses of adjustment and settlement of losses	33,887.80
Commissions or brokerage	485,918.90
Salaries, \$55,123.26, and expenses, \$39,848.11, of	
special and general agents	94,971.37
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	95,943.74
Rents, including \$3,200.00 for company's occupancy	
of its own buildings	8,275.93
Advertising, \$2,244.82; printing and stationery,	
<b>\$15,016.38</b>	17,261.20
Postage, telegrams, telephone, and express	19,038.35
Legal expenses	2,385.10
Furniture and fixtures	955.17
Maps, including corrections	7,261.90
Underwriters' boards and tariff associations	7,712.55
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	21,407.87
Inspections and surveys	17,466.34
Repairs and expenses (other than taxes) on real	•
estate	321.43
Taxes on real estate	1,288.59
State taxes on premiums	56,034.09
Insurance-department licenses and fees	15,461.08
Federal corporation tax	3,087.10
	-,

Due from Munich Reinsurance Company ......

Total ledger assets, as per balance .....

\$4,398,410,46

4,168.28

#### NON-LEDGER ASSETS.

. NON-LEDGE	e assets.		
Interest on mortgages	Due. \$624.76	Accrued. \$28,190.87 16,052.82	
Total interest due and accrued	\$624.76	\$44,243.69	44,868.45
Gross assets	•••••		<b>\$4,443,278.91</b>
DEDUCT ASSETS			
Agents' balances, representing business w	ritten prior	to October 1,	6,562.97
Total admitted assets		•	<b>\$4,436,715.94</b>
LIABII	ITIES.		
Gross losses adjusted and unpaid Gross claims for losses reported and uplus reserve for losses incurred prior to	ınadjusted,	<b>\$</b> 43,724.94	
31 not reported		133,919.83	
Gross claims for losses resisted		12,068.07	
Total		\$189,712.84	
Deduct reinsurance due or accrued	· · · · · · · · ·	31,863.83	
Net amount of unpaid losses and cl			\$157,849.01
Unearned premiums on fire risks			2,288,319.37
Salaries, rents, expenses, bills, accounts,			5,000.00
Estimated federal, state and other taxes			75,000.00
Contingent commissions or other charges			20,000.00
Funds held under reinsurance treaties .			9,334.62
Reserved for dividends	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	30,000.00
Total liabilities, except capital  Capital paid up in cash  Surplus over all liabilities		\$1,000,000.00	<b>\$</b> 2,585,503.00
Surplus as regards policy-holders			1,851,212.94
Total	• • • • • • • • • • • • • • • • • • • •	•••••	\$4,436,715.94

#### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities, \$8	47,060.00 9,900.00	\$11,569.69 18,889.82 458.18

100 MILWAUNEE				
	RISKS AND PREMIT	ws 1913.		
	FIRE.	20, 1010.	Risks.	Premiums.
In force December 31, 1912 written or renewed during the			\$477,753,0 268,248,0	90 \$5,092,594.01
Totals		-	\$746,001,	748 \$7,990,863.92
In force at the end of t		-	249,680,4 \$496,821,2	
Deduct amount reinsured		• • • • • • • • • •	62,119,	338 720,685.53
Net amount in force De				940 \$4,457,214.95
	LATION OF FIRE RI			Premiums
Year. Written. Term.	Amount.	ross premit charged.		
1913 One year or less	\$78,918,429	\$978,90	1.19 1-2	2 \$489,450.60
1911   1912   Three years	80,783,816	732,833	3.23 1-0	122,138.87
	84,471,000 95,350,193	763,88	3.31 1-2	2 881,691.67 8 705,259,21
1913   . 1909	16.060.252	846,31 202,68 217,75	1.05 5-6 9.12 1-1	6 705,259.21 10 20,268.91
1010	16,060,252 18,358,216	217,75	2.14 8-	10 65,325.64
1911 Five years	19,437,152	234,47	5.25 1-2	2 117,237.62
1912   1913	19,138,615 21,684,767	229,179 251,69	9.25 7-1 0.41 9-1	10 160,425.48 10 226,521.87
		<del></del>		
Totals	\$434,201,940	\$4,457,21	4.95	\$2,288,319.37
G1	ENERAL INTERRO	GATORIE	8.	
Largest gross aggregate am anywhere in the United S reinsurance, whether the s	ount insured in tates, without any	iny one b deduction	azard loca whatever	ted for
reinsurance, whether the spanies?  Total amount of the compar				10 <b>04 X</b> 700 (K)0 (K)
Watel amount loaned to stockh	aldem met officers?		4 000	1007 209,970.00
What interest, direct or indicate any other insurance com Is a majority of the capital directly or indirectly, by a Has this company guaranteed	rect has this comp	any in the	capital st	ock ver None.
Is a majority of the capital	stock of this comp	any owned	or control	led,
Has this company guaranteed	ny otner corporation policies issued by	any other	company,	oer No. and
now in force?		••••••	Aner	oer No.
Bı	USINESS IN CONNEC	TICUT, 191	8.	Fire.
Gross risks written				\$3,983,148.00
Gross risks written Less \$768,700.00 risks can panies authorized in C	celed, and \$510,916 onnecticut	3.00 reinsu	rance in co	om- 1,279,616.00
Net risks written	· · · · · · · · · · · · · · · · · · ·			\$2,703,527.00
Gross premiums on risks writ Less \$6,375.89 return pre surance in companies s	ten miums, and \$5,596	.19 premi	ums for re	\$39,255.38 ein-
				11,972.08
Net premiums received .	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • •		\$27,283.25
Less losses on risks reinsu	red in companies a	uthorized	in Connecti	\$17,892.73 lcut 1,788.59
Net losses paid Losses incurred	• • • • • • • • • • • • • • • • • • • •			\$16,104.14
Less losses on risks reinsu	red in companies	uthorized	in Connecti	\$16,883.12 icut 1,709.24
Does losses of lists leither	iod in Companies e	denoi1260	и соппесы	1,108.84
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • •	• • • • • • • • •	\$15,173.88
Schedule D	Bonds and Stocks	nanned has 4	he Compe-	••
Smith Convey in Mr	THE PART PARTY	. Post	-	y. ate, Market value.
Calgary, Alberta, 5%, 1941. Don Ana County, New Mêxico East Milwaukee, Wis., 5%, 1 East Milwaukee, Wis., 5%, 1 East Milwaukee, Wis., 5%, 1 Hast Milwaukee, Wis., 5%, 1 East Milwaukee, Wis., 5%, 1 East Milwaukee, Wis., 5%, 1 East Milwaukee, Wis., 5%, 1		\$29	3,000.00	92 \$23,000.00
Don Ana County, New Mêxico	, 5%, 1943	728	.900.00	99 9,900.00
East Milwaukee, Wis., 5%, 1	914	2	2,000.00	100 2,000.00
East Milwaukee, Wis., 5%, 1	910	2	2,000.00 2,000.00	100 2,000.00 100 2,000.00
East Milwaukee. Wis., 5%, 1	917	:: 2	2,000.00	100 2,000.00
Bast Milwaukee, Wis., 5%, 1	918	2	2,000.00	100 2,000.00
East Milwaukee, Wis., 5%, 1	919	3	2,000.00	100 2,000.00
mast milwaunde, Wis., D%, I	<i>σω</i> υ	2	2,000.00	<b>2,000.00</b>

	Book value.	Rate.	Market value.
Feet Milwankes Wig. 5% 1921	2,000.00	100	2,000.00
East Milwaukee, Wis., 5%, 1921	2,000.00	100	2,000.00
East Milwaukee, Wis., 5%, 1923	2,000.00	100	2,000.00
East Milwaukee, Wis., 5%, 1924	2,000.00	100	2,000.00 2,000.00
Genrola State 314 % 1920	2,000.00 9,400.00	100 94	9,400.00
Green Bay, Wis., 4 % %, 1921	980.00	98	980.00
Green Bay, Wis., 41/2 %, 1922	1.960.00	98	1,960.00
Green Bay, Wis., 41/2%, 1923	4,900.00	98 98	4,900.00 4,900.00
Green Ray Wis., 4 ½ %, 1924	4,900.00 4,900.00 5,820.00	98	4,900.00
Green Bay, Wis., 4½%, 1926	5,820.00	97	5,820.00 6,790.00
Green Bay, Wis., 4 1/4 %, 1927	6,790.00	97	6,790.00
Green Bay, Wis., 41/9%, 1928	5.820.00 12,610.00	97 97	5,820.00 12,610.00
Louisiana Port Commission, 5%, 1941	54.080.00	104	54.080.00
Milwaukee, Wis., 31/4 %, 1920	1,860.00 1,395.00	93	1,860.00
Milwaukee, Wis., 81/2 %, 1921	1,395.00 1,840.00	93 <b>92</b>	1,395.00
Milwaukee, Wis., 372 %, 1922	1.880.00	92	1,840.00 1,380.00
East Milwaukee, Wis., 5%, 1923 East Milwaukee, Wis., 5%, 1924 East Milwaukee, Wis., 5%, 1925 Georgia State, 3½%, 1920 Green Bay, Wis., 4½%, 1921 Green Bay, Wis., 4½%, 1922 Green Bay, Wis., 4½%, 1923 Green Bay, Wis., 4½%, 1924 Green Bay, Wis., 4½%, 1925 Green Bay, Wis., 4½%, 1925 Green Bay, Wis., 4½%, 1926 Green Bay, Wis., 4½%, 1927 Green Bay, Wis., 4½%, 1928 Green Bay, Wis., 4½%, 1928 Green Bay, Wis., 4½%, 1928 Milwaukee, Wis., 3½%, 1920 Milwaukee, Wis., 3½%, 1920 Milwaukee, Wis., 3½%, 1922 Milwaukee, Wis., 3½%, 1922 Milwaukee, Wis., 3½%, 1923 Milwaukee, Wis., 4%, 1918 Milwaukee, Wis., 4%, 1919	990.00 727.50	99	990.00
Milwaukee, Wis., 4%, 1918	727.50	97	727.50
Milwaukee, Wis., 4%, 1919	727.50 727.50	97 97	727.50 727.50
Milwaukee, Wis., 4%, 1921	720.00	96	720.00
Milwaukee, Wis., 4%, 1922	720.00	96	720.00
Milwaukee, Wis., 4%, 1923	720.00	96 96	720.00
Milwaukee, Wis., 4%, 1924	720.00 720.00	96	720.00 720.00
Milwaukee, Wis., 4%, 1926	712.50 712.50	95	712.50
Milwaukee, Wis., 4%, 1927	712.50	95	712.50
Milwaukee, Wis., 4%, 1928	712.50 712.50	95 95	712.50 712.50
New York City. 31/6 %. 1958	8,300.00	83	8,300.00
New York City, 41/2 %, 1957	118,450.00	108	118,450.00
Portland, Oregan, 5%, 1923	<b>51</b> ,000.00	102	51,000.00
Pacine Wie Kof. 1914	16,920.00 1,000.00	94 100	16,920.00 1,000.00
Racine, Wis., 5%, 1915	1,000.00	100	1,000.00
Racine, Wis., 5%, 1916	1 000 00	100	1.000.00
Racine, Wis., 5%, 1917	6,000.00 75,000.00	100 100	8,000.00 75,000.00
Richmond. Va., 4%, 1941	23,000.00	92	23.000.00
St. Paul, Minn., 41/2%, 1917	75,000.00 23,000.00 125,000.00	100	23,000.00 125,000.00
St. Louis County, Minn., 4½%, 1918	51,000.00 9,960.00	100 88	51,000.00
West Allis, Wis., 5%, 1914	500.00	100	9,960.00 <b>5</b> 00.00
West Allis, Wis., 5%, 1915	500.00	100	500.00
West Allis, Wis., 5%, 1914	500.00	100	500.00
West Allis, Wis., 5%, 1916	500.00 <b>50</b> 0.00	100 100	500.00 500.00
West Allis, Wis., 5%, 1917	500.00	100	500.00
Milwaukee, Wis., 4%, 1918 Milwaukee, Wis., 4%, 1919 Milwaukee, Wis., 4%, 1920 Milwaukee, Wis., 4%, 1921 Milwaukee, Wis., 4%, 1922 Milwaukee, Wis., 4%, 1922 Milwaukee, Wis., 4%, 1923 Milwaukee, Wis., 4%, 1923 Milwaukee, Wis., 4%, 1925 Milwaukee, Wis., 4%, 1925 Milwaukee, Wis., 4%, 1926 Milwaukee, Wis., 4%, 1927 Milwaukee, Wis., 4%, 1928 Milwaukee, Wis., 4%, 1928 Milwaukee, Wis., 4%, 1928 New York City, 3½, %, 1958 New York City, 4½, 1957 Portland, Oregan, 5%, 1932 Portsmouth, Va., 4½, 9140 Racine, Wis., 5%, 1914 Racine, Wis., 5%, 1915 Racine, Wis., 5%, 1915 Racine, Wis., 5%, 1916 Racine, Wis., 5%, 1917 Richmond, Va., 4%, 1941 St. Paul, Minn., 4½, 1917 St. Louis County, Minn., 4½, %, 1918 Virginia State, 3%, 1991 West Allis, Wis., 5%, 1914 West Allis, Wis., 5%, 1914 West Allis, Wis., 5%, 1915 West Allis, Wis., 5%, 1915 West Allis, Wis., 5%, 1915 West Allis, Wis., 5%, 1917 West Allis, Wis., 5%, 1918 West Allis, Wis., 5%, 1919 West Allis, Wis., 5%, 1920 West Allis, Wis., 5%, 1922	500.00	100	500.00
West Allis, Wis., 0%, 1919	500.00 500.00	100 100	500.00 500.00
West Allis, Wis., 5%, 1921	500.00	100	500.00
West Allis, Wis., 5%, 1921 West Allis, Wis., 5%, 1922 West Allis, Wis., 5%, 1923	500.00	100	500.00
West Allis, Wis., 5%, 1923 West Allis, Wis., 5%, 1924	500.00 500.00	100 100	500.00 500.00
West Allis, Wis., 5%, 1925	500.00	100	500.00
West Allie Wie Kor 1928	500.00	100	500.00
West Allis, Wis., 5%, 1927 West Allis, Wis., 5%, 1927	500.00	100	500.00
West Allis. Wis., D%, 1929	500.00 500.00	100 100	500.00 500.00
West Allis, Wis., 5%, 1980	500.00	100	500.00
West Allis, Wis., 5%, 1914	1,000.00	100	1,000.00
West Allis, Wis., 5%, 1915	1,000.00 1,000.00	100 100	1,000.00 1,000.00
West Allis, Wis., 5%, 1917	1,000.00	100	1,000.00
West Allis, Wis., 5%, 1918	1.000.00	100	1,000.00
West Allis, Wis., 5%, 1930  West Allis, Wis., 5%, 1914  West Allis, Wis., 5%, 1915  West Allis, Wis., 5%, 1916  West Allis, Wis., 5%, 1917  West Allis, Wis., 5%, 1918  West Allis, Wis., 5%, 1919  West Allis, Wis., 5%, 1920  West Allis, Wis., 5%, 1921  West Allis, Wis., 5%, 1921  West Allis, Wis., 5%, 1922  West Allis, Wis., 5%, 1922  West Allis, Wis., 5%, 1923  West Allis, Wis., 5%, 1923  West Allis, Wis., 5%, 1923  West Allis, Wis., 5%, 1924	1,000.00	100	1,000.00
West Allis, Wis., 5%, 1921	1,000.00 1,000.00 1,000.00	100 100	1,000.00 1,000.00
West Allis, Wis., 5%, 1922	1,000.00	100 100	1,000.00
West Allis, Wis., 5%, 1923	1,000.00 1,000.00	100 100	. 1,000.00
True Allie, 1715., U70, 1062	1,000.00	700	1,000.00

	Book value.	Rate.	Market value.
West Allis, Wis., 5%, 1925 West Allis, Wis., 5%, 1926 West Allis, Wis., 5%, 1927 West Allis, Wis., 5%, 1928 West Allis, Wis., 5%, 1929 West Allis, Wis., 5%, 1929 West Allis, Wis., 5%, 1930 Wilmington, N. C., 4½%, 1950	1.000.00		1.000.00
West Allis, Wis., 5%, 1926	1,000.00		1,000.00
West Allis, Wis., 5%, 1927	1,000.00		1,000.00
West Allis, Wis., 5%, 1928	1,000.00	100	1,000.00
West Allis, Wis., 5%, 1929	1,000.00		1,000.00
West Allis, Wis., 5%, 1930	1,000.00	100	1,000.00
Wilmington, N. C., 41/2 %, 1950	19,000.00	95	19,000.00
RAILEOAD BONDS: -			
Reltimore & Ohio 414 of 1922	99 500 00	90	99 500 00
Canadian Northern 414 % 1915	22,500.00 1,940.00	97	<b>22,5</b> 00.00 <b>1,94</b> 0.00
Canadian Northern, 41/2 %, 1916	7 680 00	96	7,680.00
Canadian Northern, 41/2 %, 1918	7,680.00 <b>4,75</b> 0.00	95	4,750.00
Baltimore & Ohio, 4½%, 1933  Canadian Northern, 4½%, 1915  Canadian Northern, 4½%, 1916  Canadian Northern, 4½%, 1918  Canadian Northern, 4½%, 1918  Canadian Northern, 4½%, 1920  Chicago & Alton 214%, 1920	9,400.00		9,400.00
Canadian Northern, 4½ %, 1920	1,860.00	93	1,860.00
Chicago & Alton, 31/2 %, 1950	10,500.00		15,900.00
Chicago & Eastern Ills., 5%, 1942	23,000.00	92	23,000.00
Chicago & Alton, 3½%, 1950  Chicago & Eastern Ills., 5%, 1942  Chicago, Indiana & Southern, 4%, 1956  Chicago, Milwaukee & St. Paul, 4%, 1934  Chicago, Milwaukee & St. Paul, 5%, 1918  Chicago & Northwestern, 414%, 1918	22,000.00	88	22,000.00
Chicago, Milwaukee & St. Paul, 4%, 1984	44,000.00		44,000.00
Chicago, Milwaukee & St. Paul, 5%, 1915	29,400.00 24,250.00	98 97	29,400.00
Chicago & Northwestern 5% 1948	51,000.00	102	24,250.00 <b>51,00</b> 0.00
Chicago, Rock Island & Pacific, 4%, 1934	54,000.00	72	54,000.00
Chip. Val. Elec. Ry., Light & Power Co., 5%, 1924	29,100.00	97	29,100.00
Flint & Pere Marquette, 5%, 1939	26,400.00		26,400.00
Grand Rapids & Indiana, 41/2%, 1941	26,400.00 16,150.00	95	16,150.00
Kansas City Southern, 3%, 1950	84,000.00	68	34,000.00
Marquette, Houghton & Ontonagon, 6%, 1925	25,500.00	102	25,500.00
Chicago, Milwaukee & St. Paul, 5%, 1918 Chicago & Northwestern, 4½%, 1919 Chicago & Northwestern, 5%, 1948 Chicago, Rock Island & Pacific, 4%, 1934 Chip. Val. Elec. Ry., Light & Power Co., 5%, 1924 Flint & Pere Marquette, 5%, 1939 Grand Rapids & Indiana, 4½%, 1941 Kansas City Southern, 3%, 1950 Marquette, Houghton & Ontonagon, 6%, 1925 Milwaukee Light, Heat & Traction Co., 5%, 1929 Milwaukee. Sparts & Northwestern, 4%, 1947 Milwaukee. Sparts & Northwestern, 4%, 1947	75.000.00	100	75,000.00
Milwaukee, Sparta & Northwestern, 4%, 1947	22,500.00		22,500.00
New York Central & Hudson 214 of 1002	66,750.00 72,000.00		66,750.00
St. Louis. Iron Mt. & So. R. & G. Div 404 1933	19.000.00		72,000.00 19.000.00
Southern, 5%, 1994	25,500.00		25,500.00
Southern, 4%, 1948	29,050.00	88	29,050.00
Southern, 6%, 1925	18,360.00 16,720.00	108	18.360.00
Southern Pacific, 4%, 1955	16,720.00	88	16,720.00
Southern Pacific, 4½%, 1919	83,950.00 <b>22,4</b> 00.00	97	33,950.00
Wabash Railway, 3½%, 1941	22,400.00	64	22,400.00
Wabash Dittahung Towning   407 1054	6,900.00		6,900.00
Wastern Maryland Act. 1952	5,500.00 87,500.00	11 75	5.500.00 87,500.00
Wichita Falls & Northwestern, 5%, 1939	24.000.00		24,000.00
Milwaukee, Sparta & Northwestern, 4%, 1947 Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938 New York Central & Hudson, 3½%, 1998. St. Louis, Iron Mt. & So., R. & G. Div., 4%, 1933 Southern, 5%, 1994 Southern, 4%, 1948 Southern, 6%, 1925 Southern Pacific, 4%, 1955 Southern Pacific, 4½%, 1919 Wabash Railway, 3½%, 1941 Wabash Railway, 3½%, 1941 Wabash Pittsburg Terminal, 4%, 1954 Western Maryland, 4%, 1952 Wichita Falls & Northwestern, 5%, 1939 Wisconsin Central, 4%, 1949	38,250.00	85	38,250.00
Manager Lamona Barra			
MISCELLANEOUS BONDS:  Armour & Co., 4½%, 1939 Cudahy Packing Co., 5%, 1924 Hydraulic Power Co., Niag. Falls, N. Y., 5%, 1950 Merchants Heat & Light Co., Indianapolis, 5%, 1922 Niagara Falls Hyd. Power & Mfg. Co., 4%, 1920 Rockford Electric Co., Rockford, Ill., 5%, 1939 Seattle Lighting Company Refd. Gold, 5%, 1949. A. O. Smith Mfg. Co., Milwaukee, 5%, 1920 Union El. Light & Power Co., St. Louis, 5%, 1932	# 25.810.00		05 010 00
Cudeby Pecking Co 5% 1924	25,810.00	98 98	25,810.00
Hydraulic Power Co. Niag Falls N V 504 1050	9,800.00 11,760.00 23,500.00	98	9,800.00 11,760.00 23,500.00
Merchants Fleat & Light Co., Indianapolis, 5%, 1922	23,500.00	94	23.500.00
Niagara Falls Hyd. Power & Mfg. Co., 4%, 1920	16,020.00	89	16,020.00
Rockford Electric Co., Rockford, Ill., 5%, 1939	9,400.00	94	9,400.00
Seattle Lighting Company Refd. Gold, 5%, 1949	22,500.00	90	22,500.00
A. O. Smith Mrg. Co., Milwaukee, 5%, 1920	24,000.00		24,000.00
Union El. Light & Power Co., St. Louis, 5%, 1932		97	29,100.00
Wisconsin Gas and Electric Co., 5%, 1952 Wisconsin Public Service Co., 5%, 1942	47,000.00 32,400.00	94	47,000.00 32,400.00
VIDOUBLE 2 done bettled con, 0 /0, 10 kg 11111111	02,100.00		02,100.00
RAILROAD STOCKS:			
320 shs. The Milwaukee El. Ry. & Light Co., pref.	31,040.00	97	<b>31,040.00</b>
BANK STOCKS:			
67 shs. Wisconsin National of Milwaukee	13,400.00	200	13,400.00
Totals,	\$1,970.227.50	,	\$1,970,227.50
,			,
Schedule X. Unlisted Date dropped	Assets. Par	Actual	Market value
from statement.	value.	cost,	Dec. 31, 1913.
Lot 11. Block 120. Second Ward.			,
Lot 11, Block 120, Second Ward, Milwaukee, with two two-story brick veneered store buildings,			
brick veneered store buildings,			
Nos 1028 & 1030 Winnebago St. Dec. 81, 1908	\$0.00	\$10,784.6	\$6.00

# NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY,

### PITTSBURGH, PA.

## Commenced Business, January, 1911.

SAMUEL MCKNIGHT, President.

H. M. SCHMITT, Secretary.

	AL STOCK.	<b>#1</b> 000 000 00	
Amount of capital paid up in cas			** ***
Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 3,283,596.92
IN	COME.		
	Fire.		
Gross prems. received during the year Deduct reinsurance,	\$2,292,119.73		
\$403,405.04			
and return premiums,			
\$413,960.71	817,365.75		
Received for premiums		\$1,474,753.98	
Gross interest on mortgage loans	\$148,462.64	, , ,	,
Gross interest on collateral loans	5,466.79		
Gross interest on bonds and divi-	,		
dends on stocks	5,369.31		
Gross interest on deposits	2,598.39		
Gross interest on deposit with Phila-	•		
delphia Underwriters Association,	6.30		
Gross interest on unlisted assets	60.00		
Gross inter't on delinquent accounts	27.62		
Gross rents from company's prop-			
pany's prop'y, including \$6,000.00			
for company's occupancy of its			
own buildings	10,948.75		
		•••	
Total gross interest and rents		172,939.80	
Agents' balances previously charged o		264.45	
Gross profit on sale or maturity of led			
Real estate			
Total income	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	1,650,458.23
Sum of both amounts			\$4,934,055.15

DISDCI	COLUMN TO.	
Gross amount paid policy-holders	Fire.	
for losses (including \$153,165.06 occurring in previous years)	<b>\$949,253.91</b>	
Deduct amount received for salvage,		
\$4,180.51		
and for reins. in other companies, ·		
\$147,141.65	151,322.16	
Net amount paid policy-holders fo	r losses	\$797,931.75
Expenses of adjustment and settlement	of losses	21,308.40
Cii		401 414 68

	******
Expenses of adjustment and settlement of losses	21,308.40
Commissions or brokerage	431,614.37
Allowances to local agencies for miscellaneous	
agency expenses	25,756.38
Salaries, \$16,624.96, and expenses, \$16,233.40, of	
special and general agents	32,858.36
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	68,349.41
Rents for company's occupancy of its own buildings	6,000.00
Advertising, \$1,352.56; printing and stationery,	
\$5,793.34	7,145.90
Postage, telegrams, telephone, and express	3,673.34
Legal expenses	1,145.42
Furniture and fixtures	28.45
Maps, including corrections	1,444.32
Underwriters' boards and tariff associations	11,836.20
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	12,851.70
Inspections and surveys	6,287.09
Repairs and expenses (other than taxes) on real	
estate	3,421.63
Taxes on real estate	2,708.14
State taxes on premiums	22,225.86
Insurance-department licenses and fees	8,067.04
Federal corporation tax	624.37
Capital stock tax	4,593.16
Fire marshal taxes	1,407.86
Municipal taxes	3,150.10
Light, heat, ice and water at home office	1,121.18
Miscellaneous home-office expenses	237.62
Paid stockholders for interest or dividends (amount	
declared during the year, \$160,000.00)	160,074.00
Agents' balances charged off	1,721.34
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	6.15
Total disbursements	
A VOICE TO A CONTROL OF THE PARTY OF THE PAR	

Balance

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1,637,589.54 \$3,296,465.61

LEDGER	ASSETS.		
Book value of real estate		\$146,139.58	
Mortgage loans on real estate		2,478,145.68	
Loans secured by collateral (Schedule C		81,900.00	
Book value of bonds, \$132,538.75, a		01,000.00	
\$7,260.00 (Schedule D)	na stocks,	190 700 75	
Cash in company's office		139,798.75	
		34,779.53	
Deposits in trust companies and banks		180,706.16	
Agents' balances, under three months du		233,204.26	
Agents' balances, over three months due	• • • • • • • • • • • • • • • • • • • •	1,591.65	
Deposit with Philadelphia Underwriters'	Association	200.00	
Total ledger assets, as per balance .	· · · · · · · · · · · · · · · · · · ·	•••••	\$3,296,465.61
non-ledge	B ASSETS.		
	Due.	Accrued.	
Interest on mortgages	\$5,830.28	\$34,703.24	
Interest on bonds	••••	1,779.17	
Interest on collateral loans	83.08	160.02	
Rents on company's prop'y or lease	381.25	•••••	
Total interest and rents due and			
accrued	<b>\$</b> 6 204 61	\$36,642,43	42,937.04
Market value of real estate over book va			11,310.42
Market value of fear estate over book va	*14C	• • • • • • • • • • •	11,510.42
Gross assets		• • • • • • • • • • • • • • • • • • • •	\$3,350,713.07
DEDUCT ASSETS	NOT ADMITT	ED.	
Agents' balances, representing business		-	
prior to October 1, 1913		\$1,591.65	
Book value of bonds and stocks over ms		Ψ1,001.00	
(Schedule D)		1,591.25	
(Schedule D)	• • • • • • • • • • • • • • • • • • • •	1,581.25	
Total			3,182.90
Total admitted assets	• • • • • • • • • • • • • • • • • • • •		\$3,347,530.17
LIABIL	ITIES.		
Gross losses adjusted and unpaid		\$53,087.43	•
Gross claims for losses reported and u		• •	
plus reserve for losses incurred prior to			
31 not reported		90,388.11	
Gross claims for losses resisted		15,847.92	
Gross Claims for losses resisted	· · · · · · · · · · · · · · · · · · ·	10,041.82	
Total	-	\$159,323.46	
Deduct reinsurance due or accrued	· · · · · · · · · · · · · · · ·	02,100.40	
Net amount of unpaid losses and cla	aims		\$126,585.06

# 462 NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Unearned premiums on fire risks	1,665,562.00
Cash dividends remaining unpaid to stockholders	335.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	197.22
Estimated federal, state and other taxes hereafter payable	22,000.00
Contingent commissions or other charges due or accrued	468.04
Total liabilities, except capital	\$1,815,147.32
Capital paid up in cash \$1,000,000.00	. , ,
Surplus over all liabilities	
Surplus as regards policy-holders	1,532,382.85
Total	\$3,347,530.17

### RISKS AND PREMIUMS, 1913.

Fire.		
In force December 31, 1912	Risks. \$361,687,336 230,224,055	Premiums. \$3,437,291.52 2,292,119.73
reinsurance		1,823.13
Total Deduct those expired and marked off as terminated	\$591,911,891 194,186,790	\$5,731,234.38 1,960,230.67
In force at the end of the year 1913	\$397,724,601 57,336,114	\$3,771,003.71 606,984.18
Net amount in force December 31, 1913	\$340,388,487	\$3,164,019.58

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums uncarned.
1913 One year or less	\$68,954,854	\$705,753.52	1-2	\$352,876.76
1911]	63,797,687	505,341.52	1–6	84,223.58
1912 Three years	74,564,619	605,618.74	1–2	302.809.37
1913	76,534,887	625,805,43	5–6	521.504.52
1910 Four years	202.249	2.543.41	1-8	317.92
1909 ]	7.760.521	95.978.01	1-10	9.597.80
1910	9.584.412	116.328.27	3-10	34,898,48
1911 Five years	13,431,015	154.088.48	1-2	77.024.24
1912	15.239.913	174,983,28	7-10	122,488,30
1913	14.769.390	172,691.77	9-10	155,422.59
Over five years	549,440	4,887.15	pro rita	4,398.44
Totals	\$340,388,487	\$3,164,019.58		\$1,665,562.00

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located
anywhere in the United States, without any deduction whatever for
reinsurance where the same be in admitted or non-admitted com-
panies?
Total amount of the company's stock owned by the directors at par
value?
Total amount loaned to directors or other officers?
Total amount loaned to stockholders not officers?
What interest, direct or indirect, has this company in the capital stock of
any other insurance company?
Is a majority of the capital stock of this company owned or controlled,
directly or indirectly, by any other corporation?
Has this company guaranteed policies issued by any other company, and
now in force?
MANUAL DAMAGE AND ADDRESS OF THE PARTY OF TH

\$50,000.00 488,000.00 76,300.00 24,400.00 None. No.

Business in Conn	RECTICUT, 191	8.	Fire.
Gross risks written			\$6,313,476.00
Less \$775,332.00 risks canceled, and \$2,121, panies authorized in Connecticut	,274.00 reinsu	rance in com-	2 202 202 00
panies authorized in Connecticut	• • • • • • • • • • • •		2,896,606.00
Net risks written			\$3,416,870.00
Gross premiums on risks written			\$70,217.64
Gross premiums on risks written Less \$7,538.53 return premiums, and \$25,74	9.00 premium	s for reinsur-	
ance in companies authorized in Conne	cticut	• • • • • • • • • • •	33,287.53
Net premiums received			\$36,930.11
Losses paid			\$19,546.93
Less losses on risks reinsured in companies	authorized i	n Connecticut	2,448.62
Not leave and		•	<b>917.000.01</b>
Net losses paid	•••••		\$17,098.81 \$19,519.39
Less losses on risks reinsured in companies	authorized i	n Connecticut	2,449.42
Net losses incurred	• • • • • • • • • • •	• • • • • • • • • • • •	\$17,069.97
<del></del>			
Schedule C. Loan	s on Collater	ıl.	
ZUITUMITO C. MOUIT		Market value. A	mount loaned
15 shs. Real Estate Savings & Trust Co.	\$1,500.00	\$1,800.00	\$1,300.00
15 shs. Real Estate Savings & Trust Co. 5 "Real Estate Savings & Trust Co. 15 "Real Estate Savings & Trust Co.	500.00	600.00	400.00
15 " Real Estate Savings & Trust Co.	1,500.00	1,800.00	1,800.00
5 "Real Estate Savings & Trust Co. 5 "Real Estate Savings & Trust Co. 30 "Real Estate Savings & Trust Co.	500.00 500.00	600.00 600.00	400.00 400.00
30 " Real Estate Savings & Trust Co.	3,000.00	3.600.00	2,500.00
12 Allegheny Trust Co	1,200.00	1,680.00 } 1,512.00 }	1,800.00
12 " Bank of Pittsburgh	600.00	1,512.00 }	1,300.00
15 "Real Estate Savings & Trust Co. 20 "Real Estate Savings & Trust Co.	1,500.00 2,000.00	1,800.00 2,400.00	1,800.00
	1,500.00	1.800.00	1,300.00
10 " Real Estate Savings & Trust Co.	1,000.00	1,200.00 5,500.00 113,100.00	1,000.00
50 "National Mortar & Supply Co 390 "Standard Underground Cable Co.	5,000.00	5,500.00	3,500.00 58,000.00
10 " Deal Estate Seminer & Trust Co.	39,000.00 1,000.00	1,200.00	800.00
5 " Dollar Savinge Kund & Trust Co.	500.00	1,250.00	400.00
ZU Real Estate Savings & Irust Co.	2,000.00	1,200.00	1,800.00
	1,500.00 1,000.00	1,800.00 1,200.00	1,300.00 1,000.00
10 " Real Estate Savings & Trust Co. 50 " L. H. Smith Wooden Ware Co.	5,000.00	5,250.00	1,600.00
Totals	\$70,300.00	\$149,892.00	\$81,900.00
Totals	<b>\$</b> 10,300.00	\$148,882.00	\$81,800.00
Schedule D. Bonds and Stock	es owned by t	he Company.	
RAILBOAD BONDS: -			Market value.
Pittshurgh & Rirmingham Trac. Co. 5% 192		117 50 101	\$5,050,00
Pittsburgh & Birmingham Trac. Co., 5%, 192 Pittsburgh, McKeeeport & Connellsville, 5%, West End Traction Co., Pittsburgh, Pa., 5%, West Penn., Pittsburgh, Pa., 5%, 1931	1931 15	.435.00 99¼	14,925.00
West End Traction Co., Pittsburgh, Pa., 5%,	1988 _8	220.00 99	7,920.00
West Penn., Pittsburgh, Pa., 5%, 1931	15	212.50 96	14,400.00
MISCELLANEOUS BONDS: -			
	80	575.00 100	30,000.00
Jones & Loughlin Steel Co., 5%, 1939 Monongahela Riv. Cons. Coal & Coke Co., 6%,	1949 11	575 OO 11K	11 500 00
National Tube Co., 5%. 1952	24	,468.75 96 ¼ ,985.00 99 ½	24,062.50 1,990.00
Philadelphia Co., 5%, 1949	19	468.75 96 4 985.00 99 4 950.00 99 4	19.900.00
			,
BANK AND TRUST COMPANY STOCKS: -	_		
25 shs. Allegheny Trust Co., No. Side, Pitts. 5 " R. E. Sav. & Tr. Co., No. Side, Pitts.	, Pa. 3	,125.00 140 654.00 120	3,500.00
5 " R. E. Sav. & Tr. Co., No. Side, Pitts.	, Pa.	654.00 120	600.00
MISCELLANBOUS STOCKS: -			
71 shs. Aspinwall Dellafield Co., Aspinwall,	Pa. 3	,381.00 60	4,260.00
1 sh. General Adjust. Bureau, New York	City	100.00 100	100.00
Totals	\$130	798.75	\$138,207.50
	•		#100, <b>m</b> 01100
Schedule X. Un			•
	arged off Pa		Market value
	tement, valu		Dec. 81, 1918.
10 shs. Trenton Aux. Fire Alarm Co. 12-3	91,00°	0.00 \$238.5	0 \$1,000.00

# THE NATIONAL BREWERS' INSURANCE COMPANY,

### CHICAGO, ILL.

## Commenced Business, April 15, 1906.

WILLIAM	H	REHM.	President

E. GRAHAM RHOADS, Secretary.

CA	PIT	AT.	STO	Cik

Amount of capital paid up in cash \$200,000.00	•
Amount of ledger assets December 31, 1912	<b>\$345,834.95</b>

### INCOME.

111/	CILLS.		
Gross prems. received during the year Deduct reinsurance,	Fire. \$42,561.13		
\$4,390.84			
and return premiums, \$3,573.14	7,963.98		
Received for premiums		<b>\$34,5</b> 97.15	
Gross interest on bonds and divi- dends on stocks	<b>\$12,</b> 925.67		
Gross interest on deposits	189.43		
Total gross interest		13,115.10	
Sundry creditors	• • • • • • • • • • • • • • • • • • • •	62.01	
Total income	- 		47,77
		-	

#### DISBURSEMENTS.

Garage maid notice holders	Fire.
Gross amount paid policy-holders	<b>\$</b> 13,653.20
Deduct amount received for salvage and for reinsurance in other com-	
panies	1,042.46

Sum of both amounts ...

Net amount paid policy-holders for losses .... \$12,610.74

\$393,609.21

Expenses of adjustment and settlement of losses . 138.01  Commissions or brokerage	
Commissions or brokerage	
directors, trustees, and home-office employees 2,500.00	
Printing and stationery 1.00	
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses 248.46	
State taxes on premiums 545.48	
Insurance-department licenses and fees 642.85	
Federal corporation tax	
Cook County, Illinois, personal property tax 132.00	
Fee to custodian of securities	
Audit fee 250.00	
Premium on surety bonds of officials 104.13	
Bank and collection charges 16.80	
Dividends to policy-holders 9,157.07	
Paid stockholders for interest or dividends (amount	
declared during the year) 10,000.00	
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds 56,00	
Total disbursements	517.68
Balance \$349,	091.53
LEDGER ASSETS.	
Book value of bonds, \$321,980.70, and stocks,	
\$200.90 (Schedule D) \$322,180.70	
Cash in company's office 983.81	
Deposits in trust companies and banks on interest 21,869.35	
Agents' balances, under three months due 4,057.67	
Total ledger assets, as per balance	091.53
Non-Ledger assets.	
	279.57
Gross assets \$353,	371.10
DEDUCT ASSETS NOT ADMITTED.	
Book value of bonds and stocks over market value (Schedule D) 13,	570.70
Total admitted assets	800.40
LIABILITIES.	
	334.95
	750.00
manage toward, some ame come makes were believed to the	62.01
Sundry creditors	U4.U
Sundry creditors	146.96

Capital paid up in cash		\$20	00.000.00	
Surplus over all liabilities			20,653.44	
•				
Surplus as regards	policy-holders	• • • • • • • • • •	• • • • • • • •	320,653.44
Total				\$339,800.40
	RISKS AND PREMIUMS	, 1913.	•	
	FIRE.		Risks.	Premiums.
In force December 31, 1912 Written or renewed during	the year		4,563,742 4,988,456	\$42,473.26 42,561.13
Totals Deduct those expired and m	arked off as terminated		9,552,198 4,848,142	\$85,034.39 44,806.26
In force at the end of Deduct, amount reinsured.	the year 1918		4,704,056 577,600	\$40,228.13 4,462.32
Net amount in force	December 31, 1913		4,126,456	\$35,765.81
RECADE	TULATION OF FIRE RISKS	AND PRIM	TTM8	
Year.		s premiums	V 22.5-	Premiums
Written. Term.	Amount.	harged.	Unearned.	unearned.
1913 One year or less 1913 Two years	\$3,863,356 40,000	\$32,850.02 193.69	1-2 3-4	\$16,425.01 145.27
1911 )	38,600	874 37	3-4 1-6 1-2	145.27 112.39
1911 1912 1913 1913 Three years	50,000 84,500	312.50 985.23	1-2 5-6	156.25 821.0 <b>3</b>
1913 Five years	50,000	750.00	9-10	675.00
Totals	\$4,126,456	\$35,765.81		\$18,834.95
Largest gross aggregate a anywhere in the United reinsurance, whether the panies?	anm's stock ammed by	the dimester	Answer	\$10,000.00
value?	ectors or other officers?	• • • • • • • • • •	Answer	45,500.00 None
Total amount loaned to stoo	kholders not officers?		. Answer	None. None.
What interest, direct or indi	irect, has this company in the company in the company?	n the capita	l stock ofAnswer	None.
Is a majority of the capita	l stock of this company	owned or c	ontrolled,	
value? Total amount loaned to dir Total amount loaned to sto What interest, direct or indi any other insurance com Is a majority of the capita directly or indirectly, by Has this company guarante	any otner corporation? ed policies issued by any	other com	any, and	No.
Has this company guarante now in force?		• • • • • • • • • • • • •	.Answer	No.
:	BUSINESS IN CONNECTIC	т. 1913.		Fire.
Gross risks written				\$25,000.00
Less \$0.00 risks canceled ized in Connecticut	, and \$0.00 reinsurance	in companie	s author-	0.00
Not wisks written				\$25,000.00
Gross premiums on risks	written			\$275.00
Gross premiums on risks v Less \$0.00 return premit companies authorized	ims, and \$0.00 premium i in Connecticut	s for reinsu	rance in	0.00
	l			\$275.00
Losses paid			<i>.</i>	\$0.00 \$0.00
Schedule D.  MUNICIPAL BO Chicago, Ill., 4%, 1915 Chicago, Ill., 4%, 1917 Chicago, Ill., 4%, 1921 Chicago, Ill., 4%, 1922	Bonds and Stocks own	ed by the Co Book valu \$25,140 15,094.1 19,134.1 1,009.1	e. Rate.	Market value. \$24,750.00 14,850.00 18,810.00 980.00
Chicago, Ill., 4%, 1922		2,020.	80 97	1,940.00

	Book value.	Rate.	Market value.
Chicago, Ill., 4%, 1916	20.082.00	99	19.800.00
Chicago, Ill., 4%, 1918	4.018.00	98	8.920.00
Chicago, Ill., 4%, 1919	1.004.50	98	980.00
Chicago, Ill., 4%, 1923	40,650.00	96	88,400.00
Chicago, Ill., 4%, 1914	25,365.00	100	25,000.00
Chicago, Ill., 4%, 1914	1.985.00	100	2,000.00
Chicago, Ill., 4%, 1915	992.50	99	990.00
Chicago, Ill., 4%, 1915	992.50	99	990.00
Chicago, Ill., 4%, 1917	992.50	98	980.00
Chicago, Ill., 4%, 1919	992.50	98	980.00
Chicago, Ill., 4%, 1920	992.50	97	970.00
Chicago, Ill., 4%, 1920	992.50	97	970.00
Cook County, Ill., 4%, 1920	10,434.00	99	9.900.00
Cook County, Ill., 4%, 1925	26,335.00	98	24,500.00
New York City, 4%, 1955	27,000.00	95	23,750.00
New York City, 4%, 1956	8.150.00	95	7,600,00
Philadelphia, Pa., 4%, 1938	31,350.00	100	80,000.00
RAILROAD BONDS:			
Chicago, Burl. & Quincy, 4%, 1949	5,012.50	93	4,650.00
Chicago City Ry., 5%, 1927	21,525.00	99	20,790.00
Chicago City Ry., 5%, 1927	9,225.00	99	8.910.00
Chicago, Rock Island & Pacific, 4%, 1988	4.875.00	84	4.200.00
Pennsylvania, 3½%, 1915	4.550.00	97	4.850.00
MISCELLANEOUS BONDS: —	2,000.00	٠.	2,000.00
People's Gas Light & Coke, 5%, 1947	5,100.00	99	4,950.00
Powell River Co., 6%, 1926	6,965.00	100	7,000.00
MISCELLANEOUS STOCKS:			
1 sh. Western Adjust, & Inspection Co	200.00	100	200.00
Totals	\$322,180.70		\$308,610.00

# NATIONAL LUMBER INSURANCE COMPANY,

### BUFFALO, N. Y.

Commenced Business, November, 1905.

MORRIS S. TREMAINE, President.

WILLIAM P. HAINES, Secretary.

### CAPITAL STOCK.

Amount of capital paid up in cash \$200,000.00	
Amount of ledger assets December 31, 1912	\$432,109.10

INC	OME.		•
and 1	Fire.		
Gross prems. received during the year	<b>\$</b> 423, <b>4</b> 79.29		
Deduct reinsurance,			
\$140,133.99			
and return premiums,			
\$99,560.90	239,694.89		
Received for premiums		\$183,784.40	
Gross interest on bonds and divi-			
dends on stocks	\$10,029.32		
Gross interest on deposits	4,174.13		
Gross interest on Philadelphia Fire	-,		
Underwriters' fund	3.15		
Total gross interest	• • • • • • • • • •	14,206.60	
Agents' balances previously charged off		73.20	
Total income	• • • • • • • • • • • • • • • • • • • •	•••••	198,064.20
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$630,173.30

Fire.

Gross amount paid policy-holders	
for losses (including \$19,429.83	
occurring in previous years) \$169,038.42	•
Deduct amount received for salvage,	
\$1,634.50	
for reinsurance in other companies,	
\$24,845.32	
and for discount,	
\$136.21 26,616.03	
•	
Net amount paid policy-holders for losses	\$142,422.39
Expenses of adjustment and settlement of losses	2,027.95
Commissions or brokerage	62,165.93
Allowances to local agencies for miscellaneous	,
agency expenses	3,724.93
Salaries, \$4,350.00, and expenses, \$3,883.91, of	7. – 2
special and general agents	8,233.91
Salaries, fees, and all other charges of officers,	•
directors, trustees, and home-office employees	19,917.58
Rents	1,340.28
Advertising, \$1,612.66; printing and stationery,	Ť
\$1,063.54	2,676.20
Postage, telegrams, telephone, and express	1,007.68
Legal expenses	1,114.31
Furniture and fixtures	183.92
Maps, including corrections	281.11
Underwriters' boards and tariff associations	2,940.40
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	979.90
Inspections and surveys	985.45
State taxes on premiums	2,656.53
Insurance-department licenses and fees	1,123.75
Federal corporation tax	427.47
State, franchise and municipal taxes	1,280.80
Carfare	31.90
Chart	.90
Ice	28.24
New York and Buffalo Audit Co	138.50
Fidelity Trust Co., services as registrars	25.00
Premiums on employees' bonds	72.50
Christmas gifts to employees	90.00
Rental of safe at bank	25.00
Bradstreet's commercial reports	395.00
Paid stockholders for interest or dividends (amount	10.000.00
declared during the year)	12,000.00

Gross loss on sale or maturity of ledger asset		49.90	
Total disbursements			268,347.43
Balance			\$361,825.87
LEDGER ASS	ETS.		
Book value of bonds, \$236,034.63, and	stocks,		
\$27,418.75 (Schedule D)		<b>\$263,453.38</b>	
Cash in company's office		36.80	
Deposits in trust companies and banks not	on in-		
terest		402.54	
Deposits in trust companies and banks on in	nterest	39,440.52	
Agents' balances, under three months due .		54,834.99	
Agents' balances, over three months due		2,449.12	
Reinsurance on paid losses		1,208.52	
Total ledger assets, as per balance	-		<b>\$</b> 361,825.87
· non-ledger as	SETS.		
•	Due.	Accrued.	
Interest on bonds	\$892.50	<b>\$</b> 1,287.92	
Interest on bank balances 1	,112.77		
Total interest and all	,005.27	\$1,287.92	3,293.19
Gross assets	• • • • • • •	• • • • • • • • • • •	<b>\$365,119.06</b>
DEDUCT ASSETS NOT	ADMITTI	ED.	
Agents' balances, representing business v	written		
prior to October 1, 1913		<b>\$</b> 2, <b>4</b> 49.12	
Book value of bonds and stocks over market	t value	30,136.78	
(Schedule D)	•	<u> </u>	
Total			32,585.90
Total admitted assets		• • • • • • • • • •	\$332,533.16
LIABILITI	EŚ.		
Gross losses adjusted and unpaid		<b>\$</b> 3,508.10	
Gross claims for losses reported and unad	ljusted,		
plus reserve for losses incurred prior to De	cember		
31 not reported		42,896.17	
Gross claims for losses resisted		2,220.00	
GLOSS CISTURE TOT TOUSES TOUSE			
Total		<b>\$4</b> 8,62 <b>4.27</b>	
Deduct reinsurance due or accrued	•••••	8,178.9 <del>4</del>	
Net amount of unpaid losses and claims		•••••	\$40,445.33

' NATIONAL LUMBER INSURANCE	COMPANY.	471
Salaries, rents, expenses, bills, accounts, fees, etc., du	e or accrued	475.00
Estimated federal, state and other taxes hereafter pa		2,565.26
Contingent commissions or other charges due or accr	ued	5,155.00
Reinsurance and return premiums due		5,360.76
Reserve for legal expenses		1,500.00
Commission on New Hampshire reinsurance		4,335.75
Additional cost of reinsurance		4,525.00
Total liabilities, except capital		\$64,362.10
Capital paid up in cash		401,002.110
Surplus over all liabilities		
Surplus as regards policy-holders	•••••	268,171.06
Total		\$332,533.16
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912		\$274,808.94 423,479.29
Totals Deduct those expired and marked off as terminated		\$698,288.23 352,835.25
In force at the end of the year 1913	920 385 588 14	\$345,452.98
Deduct amount reinsured	80,865,566.14	345,452.98
Net amount in force December 31, 1913	\$0.00	\$0.00
Net amount in force December 31, 1913  GENERAL INTERROGATORIE	\$0.00 \$0.00	345,452.98
Net amount in force December 31, 1913  GENERAL INTERROGATORIE	\$0.00 \$0.00	345,452.98
Net amount in force December 31, 1913  GENERAL INTERROGATORIE Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non-	\$0,365,566.14 \$0.00  Ss. hazard located whatever for admitted com-	\$0.00
Net amount in force December 31, 1913  GENERAL INTERROGATORIE Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di	\$0.00  SS. hazard located whatever for admitted com	\$0.00
Net amount in force December 31, 1913	\$0.00  SS. hazard located whatever for admitted com	\$0.00
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?	\$0.00  SS. hazard located whatever for admitted commercetors at par	\$45,452.98 \$0.00 \$20,000.00 136,100.00
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?	30,365,566.14 \$0.00  S. hazard located whatever for admitted commercetors at par	\$45,452.98 \$0.00 * \$20,000.00 186,100.00 None.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned	\$0.00  SS.  hazard located whatever for admitted commercetors at par	\$0.00 \$0.00 \$20,000.00 136,100.00 None. Nonc.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned	\$0.00  SS. hazard located whatever for admitted community at particular to the community and the commu	\$20,000.00 \$20,000.00 136,100.00 None. None.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?	\$0.00  SS.  hazard located whatever for admitted comments at parameter answer answer aprile stock of answer company, and answer	\$45,452.98 \$0.00 \$20,000.00 136,100.00 None. None. None.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?	\$0.00  SS.  hazard located whatever for admitted comments at parameter answer answer aprile stock of answer company, and answer	\$20,000.00  \$20,000.00  136,100.00  None.  None.  None.  No.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?	\$0.00  SS.  hazard located whatever for admitted comments at parameter answer answer aprile stock of answer company, and answer	\$20,000.00  \$20,000.00  136,100.00  None.  None.  No.  No.  Pire.
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  Business in Connecticut, 19  Gross risks written  Less \$92,310.00 risks canceled, and \$1,000.00 reinsurance authorised in Connecticut  Net risks written	\$0.00  S. hazard located whatever for admitted com	\$45,452.98 \$0.00 \$20,000.00 136,100.00 None. None. No. No. Fire. \$209,241.00
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  Business in Connecticut, 19  Gross risks written  Less \$92,310.00 risks canceled, and \$1,000.00 reinsurance authorised in Connecticut  Net risks written	\$0.00  S. hazard located whatever for admitted com	\$20,000.00  \$20,000.00  136,100.00  None.  None.  No.  Pire. \$209,241.00  93,310.00  \$115,931.00  \$2,322.36
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non-panies?  Total amount of the company's stock owned by the divalue?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  BUSINESS IN CONNECTICUT, 19:  Gross risks written  Less \$22.310.00 risks canceled, and \$1,000.00 reinsurance authorized in Connecticut  Net risks written  Gross premiums on risks written  Less \$487.46 return premiums, and \$45.80 premiums in companies authorized in Connecticut	\$0.00  SS.  hazard located whatever for admitted com	\$45,452.98 \$0.00 \$20,000.00 136,100.00 None. None. No. \$10. \$209,241.00 \$3,310.00 \$115,931.00 \$2,322.36 533.26
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount loaned to directors or other officers? Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  BUSINESS IN CONNECTICUT, 19  Gross risks written  Less \$32,310.00 risks canceled, and \$1,000.00 reinsuranc authorized in Connecticut  Net risks written  Less \$487.46 return premiums, and \$45.80 premiums in companies authorized in Connecticut  Net premiums received	\$0.00  SS.  hazard located whatever for admitted comment answer rectors at par	\$45,452.98 \$0.00 \$20,000.00 186,100.00 None. None. No. No. \$10.00 \$115,931.00 \$1,322.36 533.26 \$1,789.10 \$1,932.77
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non-panies?  Total amount of the company's stock owned by the divalue?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  BUSINESS IN CONNECTICUT, 19:  Gross risks written  Less \$22.310.00 risks canceled, and \$1,000.00 reinsurance authorized in Connecticut  Net risks written  Gross premiums on risks written  Less \$487.46 return premiums, and \$45.80 premiums in companies authorized in Connecticut	\$0.00  SS.  hazard located whatever for admitted comment answer rectors at par	\$20,000.00  \$20,000.00  136,100.00  None.  None.  No.  \$10.00  \$115,931.00  \$115,931.00  \$2,322.36  533.26
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non-panies?  Total amount of the company's stock owned by the divalue?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the any other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  Business in Connecticut, 19:  Gross risks written  Less \$22,310.00 risks canceled, and \$1,000.00 reinsurance authorized in Connecticut  Net risks written  Gross premiums on risks written  Less \$487.46 return premiums, and \$45.80 premiums in companies authorized in Connecticut  Net premiums received  Losses paid  Less losses on risks reinsured in companies authorized	\$0.00  SS.  hazard located whatever for admitted com	\$45,452.98 \$0.00 \$20,000.00 186,100.00 None. None. No. No. \$10.00 \$115,931.00 \$2,322.36 533.28 \$1,789.10 \$1,932.77 15.75 \$1,917.02
GENERAL INTERROGATORIE  Largest gross aggregate amount insured in any one anywhere in the United States, without any deduction reinsurance, whether the same be in admitted or non- panies?  Total amount of the company's stock owned by the di value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation?  Has this company guaranteed policies issued by any other now in force?  Business in Connecticut, 19  Gross risks written  Less \$92,310.00 risks canceled, and \$1,000.00 reinsurance authorised in Connecticut  Net risks written  Gross premiums on risks written  Less \$487.46 return premiums, and \$45.80 premiums in companies authorized in Connecticut  Net premiums received  Losses paid  Losse losses on risks reinsured in companies authorized	\$0.00  SS.  hazard located whatever for admitted com	\$45,452.98 \$0.00 \$20,000.00 136,100.00 None. None. No. No. \$10.00 \$115.931.00 \$115.931.00 \$2,322.36 533.26 \$1,789.10 \$1,932.77 15.75

Schedule D. Bonds and Stocks owner	ed by the Com	pany.	
COUNTY AND MUNICIPAL BONDS:	Book value.	Rate. 1	farket value.
Erie County, N. Y., 4%, 1919	\$10,000.00	98	\$9.800.00
Buffalo, N. Y., 3½ %, 1930	5.006.25	92	4,600.00
Buffalo, N. Y., 4%, 1931	5,000.00	98	4.900.00
Buffalo, N. Y., 4%, 1931	7,970.00	98	7.840.00
Cohoes, N. Y., 31/2 %, 1914	5,016.60	100 1-3	5,016.60
New York City, 3 1/2 %, 1954	8,700.00	85	8,500.00
New York City, 3½%, 1955	49,875.00	84	42,000.00
New York City, 3½%, 1955	49,656.25	84	42,000.00
New York City, 3½%, 1955	24,906.25	84	21,000.00
New York City, 312 %, 1955 New York City, 342 %, 1955 New York City, 442 %, 1957	10,917.50	84	9,240.00
New York City, 4½ %, 1957	11,225.00	104	10,400.00
New York City, 31/2 %, 1914	4,985.88	100	5,000.00
New York City, 3½%, 1918	2,985.00	97	2,910.00
New York City, 3½%, 1924	3,980.00	93	3,720.00
New York City, 3½%, 1936	6,965.00	88	6,160.00
New York City, 3½%, 1937	4,975.00	88	4,400.00
New York City, 3½%, 1949	5,970.00	85	5,100.00
Yonkers, N. Y., 41/2%, 1914	5,020.90	100	5,000.00
RAILROAD BONDS:			
Southern Pacific, 4%, 1929	2,880.00	86	2,580.00
MISCELLANEOUS BONDS:			
Ontario Power Co., 6%, 1921	10,000.00	96	9,600.00
RAILROAD STOCKS:			
50 shs. Atchison, Topeka & Santa Fé, com	5,281.25	94	4,700.00
50 " Atchison, Topeka & Santa Fé. com	4,706.25	94	4.700.00
100 "Baltimore & Ohio, com	11.875.00	93	9.300.00
50 " N. Y. C. & H. R., com	5,356.25	93	4,650.00
MISCELLANEOUS STOCKS:			
1 sh. Western Adjust. & Insp. Co	200.00	200	200.00
· · · · · · · · · · · · · · · · · · ·			
Totals	\$263,453,88		\$283,316,60

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,

### PITTSBURGH, PA.

## Commenced Business, March, 1901.

E. E. COLE, President.

			•
CAPITA	L STOCK.		
Amount of capital paid up in casl	ı	\$1,000,000,00	
Amount of ledger assets December 31,			\$4,207,720.84
_			•
IN	COME.		
	Fire.		
Gross prems. received during the year	\$4,862,550.64		
Deduct reinsurance,			
\$1,301,153.74			
and return premiums,			
<b>\$</b> 859,101.11	2,160,254.85		
Dessined for manions		40 700 00F 70	
Received for premiums		\$2,102,295.1 <b>9</b>	
Gross interest on moregage loans	6,037.50		
Gross interest on consideral loans Gross interest on bonds and divi-	0,037.50		
	100 745 97	•	
dends on stocks	122,745.37 4,863.04		
Gross interest on deposits	4,803.04		
Gross interest on bills receivable,	900 50		
taken for fire risks	389.52		
Gross interest on unlisted assets	206.95		
(Schedule X)			
Gross interest from other companies	1,130.00		
Gross rents from company's prop'y	2,303.37		
Total gross interest and rents		172,141.09	
Increase in liabilities during year, on		172,141.00	
reinsurance treaties		1,734.60	
Agents' balances previously charged off		632.37	
Gross profit on sale or maturity of ledg			
Bonds		122.00	
Dulius			
Total income			2,876,925.85
Sum of both amounts			\$7,084,646.69

W. F. BRAUN, Secretary.

Fire.	
Gross amount paid policy-holders	
for losses (including \$206,102.25	
occurring in previous years) \$2,130,634.63	
Deduct amount received for salvage,	
\$5,327.32	
for reinsurance in other companies,	
\$832,539.16	
and for discount,	
\$772.10 838,638.58	
77 1 21 11 11 12 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15	<b>61</b> 001 006 05
Net amount paid policy-holders for losses	\$1,291,996.05
Expenses of adjustment and settlement of losses	38,078.37
Commissions or brokerage	436,903.39
Allowances to local agencies for miscellaneous	10 005 11
agency expenses	12,205.11
Salaries, \$84,479.88, and expenses, \$61,588.80, of	146 060 60
special and general agents	146,068.68
Salaries, fees, and all other charges of officers,	121,510.72
directors, trustees, and home-office employees	14,234.84
Rents	14,204.04
Advertising, \$1,860.75; printing and stationery,	29,484.82
\$27,624.07	15,667.26
Postage, telegrams, telephone, and express	1,170.82
Legal expenses	2,318.05
Furniture and fixtures	9,944.43
Maps, including corrections	29,507.40
Underwriters' boards and tariff associations	28,001.40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	9,835.81
assessments, iees, taxes and expenses	4,917.88
Inspections and surveys	4,011.00
Repairs and expenses (other than taxes) on real	342.87
estate Taxes on real estate	525.15
State taxes on premiums	66,308.57
Insurance-department licenses and fees	18,310.18
Federal corporation tax	1,434.15
Municipal licenses	8,486.50
Pennsylvania franchise tax	4,096.57
Interest paid on borrowed money	606.95
Paid stockholders for interest or dividends (amount	
declared during the year, \$90,000.00)	45,000.00
Agents' balances charged off	2,115.45
Gross loss on sale or maturity of ledger assets, viz.:	•
Bonds \$9,535.94	
Stocks 766.67	10,302.61
DLUCKS	*

# NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH. 475

Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Stocks	12,783.33	
Total disbursements		2,334,155.96
Balance		<b>\$4,750,490.73</b>
LEDGER ASSETS.		
Book value of real estate	\$30,654.40	
Mortgage loans on real estate	536,850.00	
Loans secured by collateral (Schedule C)	115,000.00	
Book value of bonds, \$2,395,914.56, and stocks,		
\$397,128.58 (Schedule D)	2,793,043.14	
Cash in company's office	19,925.50	
Deposits in trust companies and banks not on in-	ŕ	
terest	40,632.70	
Deposits in trust companies and banks on interest	217,296.28	
Agents' balances, under three months due	621,291.95	
Agents' balances, over three months due	7,862.26	
Bills receivable, taken for fire risks	257,626.12	
Due from other companies	110,308.38	
Total ledger assets, as per balance	•••••	<b>\$4,</b> 750,490.73
non-ledger assets.		
	Accrued.	
Interest on mortgages	<b>\$</b> 9,422.14	
Interest on bonds	34,388.26	
Interest on collateral loans	1,510.96	
Total interest accrued		45,321.36
Gross assets		\$4,795,812.09
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written prior to October 1, 1913	\$7,862.26	
Bills receivable, past due, taken for marine, inland,	<b>Ψ1,002.20</b>	
and fire risks	29,171.98	
Book value of bonds and stocks over market value	,_,	
(Schedule D)	75,172.58	
Total		112,206.82
Total admitted assets		\$4,683,605.27
		~ _, ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~

# 476 NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH.

LIABILITIES.		
Gross losses adjusted and unpaid	\$28,124.86	
Gross claims for losses reported and unadjusted,	<b>4</b> 20,222,00	
plus reserve for losses incurred prior to December		
31 not reported	271,600.20	
Gross claims for losses resisted	36,780.29	
Total	<b>\$336,505.35</b>	
Deduct reinsurance due or accrued	135,315.90	
Net amount of unpaid losses and claims		\$201,189.45
Unearned premiums on fire risks		2,889,334.34
Cash dividends remaining unpaid to stockholders		45,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., du	ue or accrued	500.00
Estimated federal, state and other taxes hereafter pa		60,000.00
Funds held under reinsurance treaties	• • • • • • • • • • • • • • • • • • • •	78,823.81
Total liabilities, except capital		\$3,274,847.60
Capital paid up in cash	\$1,000,000.00	
Surplus over all liabilities	408,757.67	
Surplus as regards policy-holders		1,408,757.67
Total	• • • • • • • • • • • • • • • • • • • •	\$4,683,605.27
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of a	zll policy-holde	rs.)
State, Country, Municipality, Etc.	of deposit.	Corresponding liabilities.
Canada Georgia	\$124,052.46 10,000.00	\$139,410.91 42,408.45
New Mexico	10,079.70	5,698.75
Virginia Special deposits in excess of correspoding liabilities, \$4,38	0.95. 47,500.00	51,043.83
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$470,852,271 422,039,678	\$5,705,757.01 4,862,550.64
reinsurance	• • • • • •	235,714.19
Total Deduct those expired and marked off as terminated	\$892,391,949 318,797,365	\$10,804,021.84 3,842,169.63
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#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

In force at the end of the year 1913 .......

Deduct amount reinsured .....

Net amount in force December 31, 1913 .....

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$111,479,204	\$1,356,316,78	1–2	\$678,158.39
1912)	5,471,840	59,173.64	1-4	14,793.41
1913 Two years	3,775,705	47,800.94	3-4	35,850.70
1911 1	60,419,549	670,746.83	1–6	111,791.14
1912 Three years	71,354,657	785,083.83	1-2	392,541.91
1913	89,553,007	956,262.32	5–6	796,885.27

\$485,739,527 \$5,274,671.25

\$573,594,584 137,855,057 \$6,961.852.21 1,687,180.96

Year. Written. Term.	Amount.	Gross premiums charged.	Tm on wm od	Premiums
1910 )	388,243	7,070.81	1-8	unearned. 883.84
1911	686.426	9.357.76	3-8	8.509.16
1911 1912 1913 Four years	686,426 1,302,331 1,597,886	9,357.76 12,258.63 20,861.25	3-8 5-8 7-8	7,661.65 18,253.60
1913	10,563,569	20,861.25 142 147 66	7-8 1-10	18,253.60 14,214.75
1910	13,349,113	142,147.66 177,776.70	3-10	53,333.01
1911   Five years 1912	17,197,923	247.861.33	1-2	123.930.66
1913	21,088,386 27,511,688	331,153.24 450,799.53	1-2 7-10 9-10	231,807.26 405,719.59
M-Asl-				
Totals	\$435,739,527	\$5,274,671.25	;	\$2,889,334.34
	GENERAL INTER			
Largest gross aggregate	amount insured in	any one hazaro	l located	
Largest gross aggregate anywhere in the United reinsurance, whether the	same be in admit	ted or non-admit	ted_com-	
panies?	nenwe stock owned	hy the directors	.Answer	\$100,000.00
value?	······		.Answer	341,000.00
value? Total amount loaned to di Total amount loaned to sto	rectors or other office	ers?	.Answer	None.
What interest, direct or inc	lirect. has this comp	any in the capital	stock of	None.
What interest, direct or inc any other insurance com	pany? Answer — W	e are indirectly i	nterested	
in the liquidation and di	soursement of the co o sobich company h	ipital stock of the as discontinued ti	Calumet	
in the liquidation and di Insurance Co. of Chicago action of business and w	ill be liquidated in	due course.		
directly or indirectly, by	any other corporation	pany owned or con?	ontrolled, . Anamer	No.
Is a majority of the capital directly or indirectly, by Has this company guarante now in force?	ed policies issued b	y any other comp	any, and	
now in force?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • •	. Answer	No.
	BUSINESS IN CONN			Fire.
Gross risks written Less \$349,710.00 risks	and Pales	100 007 00	4	\$2,828,163.00
companies authorize	d in Connecticut .	188,297.00 Feinsu	rance in	161,413.00
Net risks written				\$2,666,750.00
Net risks written Gross premiums on risks v Less \$4,126.70 return pr	vritten			\$30,242.86
Less \$4,126.70 return pr ance in companies	emiums, and ——\$233 authorized in Cont	3.99 premiums for	reinsur-	3,892.71
-			_	
Net premiums receive	d			\$26,350.15 \$4,326.15
Less losses on risks rein	sured in companies	authorized in Co	nnecticut	15.34
Net losses paid			_	\$4,310.81
Losses incurred			. <b></b> .	\$7,176.19 1,111.50
Less losses on risks rein	sured in companies	authorized in Co	nnecticut	1,111.50
Net losses incurred				\$6,064.69
	Schedule C. Loans		-4	
Penn. Water Co., 5%, 1940	,	Par value. Mark \$150,000.00 \$13	et value. Al 38,750.00	\$115,000.00
		·		
Totals	• • • • • • • • • • • • • • • • • • • •	\$150,000.00 \$13	38,750.00	\$115,000.00
Schedule D	. Bonds and Stock	owned by the C	ompany.	
STATE, COUNTY, AND	MUNICIPAL BONDS:	- Book valu		Market value.
Ashville, North Carolina,	7042	\$20,960.0		\$20,000.00 14,413.50
Calgary, Canada, 41/2 %, 1	935	14,413.8 10,147.0	00 95	9,500.00
Edmonton, Canada, 5%,	1953	9,913.4	10 97	9,913.40
Guelph, Canada 416 %, 191	32	10,775.0 962.0	00 100 90 96.29	10,000.00 962.90
Guelph, Canada, 4%, 1940		962.9 5,277.6	96. <b>29</b> 87.96	962.90 5,277.60
Guelph, Canada, 41/2 %, 19	42	7,646.4 13,291.6	0 95.58 0 88.61	7,646.40
Lynchburg, Virginia, 4%,	1934	20,800.0	00 95	19,000.00
Medicine Hat, Canada, 5%	, 1942	9,417.0 6,912.	94.17	9,417.00
STATE. COUNTY. AND Ashville, North Carolina, & Brantford, Canada, 4½% Calgary, Canada, 4½%, 191 Edmonton. Canada, 5%, Géorgia State, 4½%, 191 Guelph, Canada, 4½%, 194 Guelph, Canada, 4½%, 194 Guelph, Canada, 4½%, 193 Lynchburg. Virginia, 4%, Medicine Hat, Canada, 5%, Medicine Hat, Canada, 4%, 19 Montreal, Canada, 4%, 19 New Mexico State, 4½%, New York City, 4%, 1955	39	12,837.	50 95 50 95	9,417.00 6,650.00 12,350.00 10,079.70
New Mexico State, 41/2 %,	1952	10,079.7	70 100. <b>79</b>	10,079.70
New York City, 4%, 1955		95,000.0	00 95	95,000.00

	Book value.	Rate. M	arket value.
Norfolk, Virginia, 4%, 1928	1,960.00	95	1,900.00
Norfolk, Virginia, 4%, 1929	<b>2,94</b> 0.00	95	2,850.00
Norfolk, Virginia, 4%, 1931	980.00 980.00	95 95	950.00 950.00
Norfolk, Virginia, 4%, 1939	4,900.00	95	4,750.00
Regina, Canada, 5%, 1928	14,805.00 18,900.00	98.70	4,750.00 14,805.00 17,100.00
St Boniface Canada 5% 1938	10,222.00	95 100	10,000.00
Sumter, South Carolina, 5%, 1951	10.478.00	100	10.000.00
Toronto, Canada, 4%, 1920	24,333.33 13,257.40	95	23,116.66 13,257.40
Norfolk, Virginia, 4%, 1928 Norfolk, Virginia, 4%, 1929 Norfolk, Virginia, 4%, 1931 Norfolk, Virginia, 4%, 1932 Norfolk, Virginia, 4%, 1932 Norfolk, Virginia, 4%, 1938 Regina, Canada, 5%, 1928 Richmond, Virginia, 4%, 1938 St. Boniface, Canada, 5%, 1917 Sumter, South Carolina, 5%, 1917 Toronto, Canada, 4%, 1920 Toronto, Canada, 4%, 1948		87.8 <b>7</b>	13,201.40
RAILROAD BONDS:—  Allegheny Valley Street, 5%, 1936 Atchison, Topeka & Santa Fê. 4%, 1960 Baltimore & Obio, 4½%, 1933 Central of Georgia, 4%, 1951 Chesapeake & Ohio, 4½%, 1914 Chicago, Burlington & Quincy, 4%, 1958 Chicago, Milwaukee & St. Paul, 4½%, 1932 Lake Shore & Michigan Southern, 4%, 1928 Lake Shore & Michigan Southern, 4%, 1931 Louisville & Nashville, 4%, 1955 New York Ry. Co., 5%, 1942 Norfolk & Western, 4%, 1942 Norfolk & Western, 4%, 1938 Norfolk & Western, 4½%, 1938 Norfolk & Western, 4%, 1944 Reading Co., 4%, 1997 Southern Pacific, 4%, 1929 Southern Pacific, 4%, 1955 Union Pacific, 4%, 1955			
Allegheny Valley Street, 5%, 1936	50,000.00 154,562.50	100 <b>94</b> .75	50,000.00 142,125.00 •45,375.00
Baltimore & Ohio, 4½ %, 1933	45,950.20	90.75	45,375.00
Central of Georgia, 4%, 1951	18,300.00	90	1 M (MM) (M)
Chicago, Burlington & Quincy, 4%, 1914	14.250.00	98.75 95	14.250.00
Chicago, Milwaukee & St. Paul, 4½%, 1932	24,718.75 14,250.00 105,312.50 24,750.00	101	24,687.50 14,250.00 101,000.00 22,250.00
Lake Shore & Michigan Southern, 4%, 1928	24,750.00	89 88	22,250.00
Louisville & Nashville, 4%, 1955	23,687.50 23,250.00	93	23,250.00
New York Ry. Co., 5%, 1942	23,250.00 10,260.00 3,900.00	60	10,800.00
New York Ry. Co., 4%, 1942	3,900.00 105,123.2 <b>5</b>	75 102.50	22,250.00 22,000.00 23,250.00 10,800.00 3,750.00 102,500.00
Norfolk & Western, 4%, 1944	46,875.00	90	
Reading Co., 4%, 1997	29,100.00	92.50	27,750.00 43,000.00 44,750.00 46,250.00
Southern Pacific, 4%, 1929	48,000.00 47,500.00	86 89. <b>50</b>	43,000.00
Union Pacific, 4%, 1927	49,500.00	92.50	46,250.00
Union Pacific, 4%, 2008	9,700.00	97	9,700.00
Winston-Salem Southbound 4%, 1960	43,281.25 47,437.50	76 90	38,000.00 45,000.00
	21,201100	•••	20,000.00
MISCELLANEOUS BONDS:—  American Tel. & Tel. Co., 4%, 1929 Atlas Coal Company, 5%, 1932 Beaver Valley Water Co., 5%, 1932 Frick Coke Company, H. C., 5%, 1921 Frick Coke Company, H. C., 5%, 1922 Frick Coke Company, H. C., 5%, 1923 Frick Coke Company, H. C., 5%, 1925 Frick Coke Company, H. C., 5%, 1925 Frick Coke Company, H. C., 5%, 1925 Frick Coke Company, H. C., 5%, 1926 Frick Coke Company, H. C., 5%, 1927 Frick Coke Company, H. C., 5%, 1927 Frick Coke Company, H. C., 5%, 1927 Frick Coke Company, H. C., 5%, 1928 Frick Coke Company, H. C., 5%, 1929 Frick Coke Company, H. C., 5%, 1929 Frick Coke Company, H. C., 5%, 1930 Hostetter Connellsville Coke Company, 5%, 1942 Jamison Coal & Coke Co., 5%, 1931 Jones & Laughlin Steel Company, 5%, 1939 Kensington Water Company, 5%, 1930 Latrobe Water Company, 5%, 1918 Mesta Machine Company, 5%, 1918 Mesta Machine Company, 5%, 1918 Mesta Machine Company, 5%, 1917 Mesta Machine Company, 5%, 1917 Mesta Machine Company, 5%, 1918 Mesta Machine Company, 5%, 1917 Mesta Machine Company, 5%, 1918 Mesta Machine Company, 5%, 1917 Mesta Machine Company, 5%, 1917 Mesta Machine Company, 5%, 1918 Monongabela River C. C. & C. Company, 6%, 1949 National Fire Procfing Company, 5%, 1917 National Fire Procfing Company, 5%, 1917 National Fire Procfing Company, 5%, 1919		or	40 500 00
Atlas Coal Company, 5%, 1932	45,437.50 24,875.00	85 100	42,500.00 25,000.00
Beaver Valley Water Co., 5%, 1932	20,000.00 10,207.00 10,226.00	100	20,000.00
Frick Coke Company, H. C., 5%, 1921	10,207.00	100 100	10,000.00 10,000.00
Frick Coke Company, H. C., 5%, 1923	10,243.00 10,260.00	100	10,000.00
Frick Coke Company, H. C., 5%, 1924	10,260.00	100	10,000.00
Frick Coke Company, H. C., 5%, 1925	10,276.00 10,292.00	100 100	10,000.00 10,000.00
Frick Coke Company, H. C., 5%, 1927	10,306.00	100	10,000.00
Frick Coke Company, H. C., 5%, 1928	10,320.00 10,333.00	100 100	10,000.00 10,000.00
Frick Coke Company, H. C., 5%, 1930	10,346.00	100	10.000.00
Hostetter Connellsville Coke Company, 5%, 1942	10,346.00 19,000.00	100	19,000.00
Jamison Coal & Coke Co., 5%, 1931	49,750.00 25,015.63	100 100	50,000.00 25,000.00
Kensington Water Company, 5%, 1930	50,000,00	100	50,000.00
Latrobe Water Company, 5%, 1918	30,000.00	100 100	30,000.00 3,000.00
Mesta Machine Company, 5%, 1916	30,000.00 3,000.00 3,000.00	100	3,000.00
Mesta Machine Company, 5%, 1917	3,000.00	100	3.000.00
Mesta Machine Company, 5%, 1918	3,000.00	100 100	3,000.00 3,000.00
Monongahela River C. C. & C. Company, 6%, 1949	3,000.00 27,500.00 1,976.20	115.50	28.875.00
National Fire Proofing Company, 5%, 1914	1,976.20	99	1,980.00
National Fire Proofing Company, 5%, 1916	1,972.80 1,971.20	99 99	1,980.00 1,980.00
National Fire Proofing Company, 5%, 1919	2,952.60 2,950.50	99	2.970.00
National Fire Proofing Company, 5%, 1920	<b>2,95</b> 0.50 <b>2,948.7</b> 0	99 99	2,970.00 2,970.00
National Fire Profing Company, 5%, 1921	2,948.70 2,946.60	99	2,970.00
National Fire Proofing Company, 5%, 1923	2.945.10	99	2,970.00
National Fire Proofing Company, 5%, 1924	2,943.30 2,941.80	99 99	2,970.00 2,970.00
National Fire Proofing Company, 5%, 1926	2,940.30	99	2,970.00
National Fire Proofing Company, 5%, 1927	2.938.80	99	2,970.00
National Fire Proofing Company, 5%, 1928	2,937.60 2,936.10	99 99	2,970.00 2,970.00
National Fire Proofing Company, 5%, 1930	2,936.10 2,934.90	99	2,970.00
National Fire Proofing Company, 5%, 1931	<b>2</b> ,933.70	99	2,970.00 2,970.00
National Tube Company, 5%, 1932	2,932.80 9,450.00	99 96	9,600.00
National Fire Proofing Company, 5%, 1916 National Fire Proofing Company, 5%, 1917 National Fire Proofing Company, 5%, 1919 National Fire Proofing Company, 5%, 1920 National Fire Proofing Company, 5%, 1921 National Fire Proofing Company, 5%, 1922 National Fire Proofing Company, 5%, 1922 National Fire Proofing Company, 5%, 1924 National Fire Proofing Company, 5%, 1924 National Fire Proofing Company, 5%, 1925 National Fire Proofing Company, 5%, 1927 National Fire Proofing Company, 5%, 1927 National Fire Proofing Company, 5%, 1929 National Fire Proofing Company, 5%, 1930 National Fire Proofing Company, 5%, 1930 National Fire Proofing Company, 5%, 1931 National Fire Proofing Company, 5%, 1932 National Tube Company, 5%, 1952 Penn. Water Company, 5%, 1929	69,775.00	100	65,000.00

	Book value.	Rate.	Market value.
Pittsburg Brewing Company, 6%, 1949	52,500,00	88	44.000.00
Pittsburgh-Buffalo Company, 5%, 1929	42,000.00		42,000.00
Pittsburgh Coal Company, 5%, 1931	62,265.00		
Pittsburgh Crucible Steel Company, 5%, 1924	1,995.00		2,000.00
Pittsburgh Crucible Steel Company, 5%, 1925	1,995.00		2,000.00
Pittsburgh Crucible Steel Company, 5%, 1926	1,995.00		2,000.00
Pittsburgh Crucible Steel Company, 5%, 1927	1,995.00		2,000.00
Pittsburgh Crucible Steel Company, 5%, 1928	2,992.50		3,000.00
Pittsburgh Crucible Steel Company, 5%, 1929	2,992.50		3.000.00
Pittsburgh Crucible Steel Company, 5%, 1931	2,992.50	100	3,000.00
Pittsburgh Crucible Steel Company, 5%, 1932	2,992.50	100	3,000.00
Pittsburgh Crucible Steel Company, 5%, 1933	2,992.50	100	3,000.00
Pittsburgh Crucible Steel Company, 5%, 1934	1,995.00		2,000.00
Pittsburgh Lamp Brass & Glass Co., 6%, 1915	25,000.00	100	25,000.00
Racine Water Company, 5%, 1931	20,000.00		20,000.00
St. Joseph Water Company, 5%, 1941	<b>5</b> 0,000.00		45,000.00
Standard Sanitary Mfg. Co., 6%, 1920	50,000.00		50,000.00
Union Bag & Paper Company, 5%, 1930	24,750.00		22,500.00
Union Gas Company, 5%, 1929 Union Steel Company, 5%, 1952	13,000.00		13,000.00
Union Steel Company, 5%, 1952	117,598.75		120,510.00
Vandalia Coal Company, 6%, 1930	52,500.00		47,500.00
West Braddock Bridge Company, 5%, 1927	23,000.00		23,000.00
Western Union Tel. Company, 41/2 %, 1950	25,000.00	. 95	23,750.00
D			
RAILBOAD STOCKS:	10 000 00	90	1000000
200 shs. Baltimore & Ohio, pref	18,200.00		16,000.00
	3,000.00		2,760.00
THE CONTRACT	38,555.00	107	32,100.00
NOTION WASCELL	161,356.25		160,105.00 120,450.00
2200 " Pennsylvania	128,850.00 22,630.00	210	<b>52,710.00</b>
THE THEODEREN ST. DONG THE	22,000.00	210	52,110.00
BANK STOCKS:			
55 shs. Farmers' Deposit Nat., Pittsburgh, Pa	6,717.38	118	6,490.00
,	.,		
MISCELLANEOUS STOCKS:			
204 shs. Western Union Telegraph Company	17,820.00	58	<b>11,832.</b> 00
m-4-1:	00 500 040 14		0 217 070 70
Totals	<b>\$2,793</b> ,043.14	4	2,717,870.56
Schedule X. Unlisted	Acceto		
		_	
Date charged off	Par	Actual	Market value
from statement.	value.	cost.	Dec. 31, 1 <b>918.</b>
5 shs. Un'wr'ts' Sal. Co., Chic., Ill. Never in	<b>\$500.00</b>	\$500.00	\$500.00
1 sh. Western Adjust. & Insp. Co.,	-		• · · · · • •
Chicago, Ill Never in	100.00	140.00	100.00
5 shs. Un'wr'ts' Sal. Co., N. Y. C. Never in	500.00	500.00	500.00
8 " Gen. Adj. Bureau, N. Y. C. Never in	400.00	400.00	400.00
4 " So. Adj. Bur., Atlanta, Ga. Never in	200.00	200.00	200.00
Deposit with Phila. Fire Un-			
derwriters' Association . Never in	200.00	200.00	200.00
Note of J. J. Seelars, Pitts-	450.00	470.00	
burgh, Penn Never in	150.00	150.00	• • • • •
73 " First-Second Nat. B'k, Pitts. Dec. 81,1918	7,800.00	12,783.83	• • • • •
Totals	\$9,850.00	14.873.33	\$1,900.00
	<b>4-,000.00</b>	_ =,0 , 0.00	<b>41,000.00</b>

## NEWARK FIRE INSURANCE COMPANY,

#### NEWARK, N. J.

## Commenced Business, May, 1810.

EDGAR J. HAYNES, President.

CAPITA	L STOCK.		
Amount of capital paid up in cash Amount of ledger assets December 31,			\$1,897,635.70
INC	OME.		
	Fire.		
Gross prems. received during the year	<b>\$1,374,294</b> .11		
Deduct reinsurance,			
\$207,215.39			
and return premiums, \$228,485.79	495 701 10		
\$220,400.79	430,701.10		
Received for premiums		<b>\$93</b> 8,592.93	
•	\$25,588.13	<b>V</b> = 10,000 = 100	
Gross interest on bonds and divi-			
dends on stocks	48,314.89		
Gross interest on deposits	1,190.03		
Gross interest on deposit with Phila-			
delphia Fire Underwriters' Asso'n	3.15		
Gross rents from company's prop-	4 500 00		
erty	4,500.00		
Total gross interest and rents		79.596.20	
Federal income tax refunded			
Total income			1,018,208.
• ,			
Sum of both amounts			\$2,915,843.

THOMAS L. FARQUHAR, Secretary.

Fire.		
Gross amount paid policy-holders		
for losses (including \$75,678.03		
occurring in previous years) \$498,280.82		
Deduct amount received for salvage,		
\$2,142.89		
for reinsurance in other companies,		
\$86,351.24		
and for discount,		
<b>\$233.09</b>		
Net amount paid policy-holders for losses	\$409,553.60	
Expenses of adjustment and settlement of losses .:	7,444.94	
Commissions or brokerage	200,107.03	
Salaries, \$35,913.41, and expenses, \$22,182.23, of	200,101.00	
special and general agents	E0 00E 84	
	58,095.64	
Salaries, fees, and all other charges of officers,	F4 045 05	
directors, trustees and home-office employees	54,247.85	•
Rents, including \$4,500.00 for company's occupancy		
of its own buildings	5,666.37	
Advertising, \$4,821.34; printing and stationery,		
\$10,489.99	15,311.33	
Postage, telegrams, telephone, and express	6,902.68	
Legal expenses	483.63	
Furniture and fixtures	2,819.62	
Maps, including corrections	6,118.73	
Underwriters' boards and tariff associations	10,059.98	
Fire department, fire patrol and salvage corps	•	
assessments, fees, taxes and expenses	4,152.34	
Inspections and surveys	3,966.44	
Repairs and expenses (other than taxes) on real	0,000.11	
estate	3,978.29	
Taxes on real estate	2,779.72	
State taxes on premiums	•	
<u> </u>	17,961.51	
Insurance-department licenses and fees	7,822.17	
Taxes on personal property	1,212.36	
Towels, ice, drinking water, employees' bonds,		
moving expenses, etc	631.71	
Paid stockholders for interest or dividends (amount		
declared during the year, \$69,905.00)	69,746.50	
Agents' balances charged off	540.16	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	10.00	
Total disbursements		889,612.60
Balance		\$2,026,231.12
	• • • • • • • • • • • • •	Aminancimor. TE

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## , LEDGER ASSETS.

	\$145,523.24	value of real estate
	508,250.00	gage loans on real estate
		value of bonds, \$730,818.65, and stocks,
	1,074,177.28	3,358.63 (Schedule D)
	548.75	in company's office
	136,239.97	sits in trust companies and banks on interest
	•	s' balances, under three months due
	156,053.18	ts' balances, over three months due
	5,338.70	
	700.00	sit with Philadelphia Fire Underwriters' Asso-
	100.00	cion
\$2,026,231.19	•••••	otal ledger assets, as per balance
		non-ledger assets.
	Accrued.	Due.
	\$6,752.65	est on mortgages \$228.00
	9,673.34	est on bonds
16,653.9	\$16,425.99	otal interest due and accrued \$228.00
4,476.7	•••••	et value of real estate over book value
		16/A/4 .
\$2,047,361.8	• • • • • • • • • • • • • • • • • • • •	ross assets
\$2,047,361.8		DEDUCT ASSETS NOT ADMITT
\$2,047,361.8		DEDUCT ASSETS NOT ADMITT
\$2,047,361.8	ED.	DEDUCT ASSETS NOT ADMITT
\$2,047,361.8		DEDUCT ASSETS NOT ADMITT as' balances, representing business written or to October 1, 1913
\$2,047,361.8	<b>\$5,338.70</b>	DEDUCT ASSETS NOT ADMITT s' balances, representing business written or to October 1, 1913
\$2,047,361.8	ED.	DEDUCT ASSETS NOT ADMITT as' balances, representing business written or to October 1, 1913
	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT as' balances, representing business written or to October 1, 1913
\$2,047,361.8	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT s' balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT as' balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT s' balances, representing business written or to October 1, 1913
46,326.	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT  s' balances, representing business written or to October 1, 1913
46,326.	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT  s' balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT  s' balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT  s' balances, representing business written or to October 1, 1913
46,326.	\$5,338.70 40,987.87	DEDUCT ASSETS NOT ADMITT  s' balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87 \$53,241.00 75,247.16 15,272.00	DEDUCT ASSETS NOT ADMITT  To be a series of the original
46,326.5	\$5,338.70 40,987.87 \$53,241.00 75,247.16 15,272.00 \$143,760.16	DEDUCT ASSETS NOT ADMITT  To balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87 \$53,241.00 75,247.16 15,272.00	DEDUCT ASSETS NOT ADMITT  To be a series of the original
46,326.5 \$2,001,035.3	\$5,338.70 40,987.87 \$53,241.00 75,247.16 15,272.00 \$143,760.16 36,126.47	DEDUCT ASSETS NOT ADMITT  To balances, representing business written or to October 1, 1913
46,326.5	\$5,338.70 40,987.87 \$53,241.00 75,247.16 15,272.00 \$143,760.16 36,126.47	DEDUCT ASSETS NOT ADMITT  To balances, representing business written or to October 1, 1913

		ARK FIRE INSURA	MCE COM	I AM I.	488
Unearned	i premiums on t	ire risks			757,389.87
		g unpaid to stockho			8,444.25
					•
		bills, accounts, fees			2,033.93
Estimate	d federal, state	and other taxes her	eafter pays	able	17,500.00
Tota	l liabilities, exc	ept capital			\$893,001.74
					<b>4000,000</b>
		ies		608,033.56	
ourplus	over all madific	ies			
Surp	olus as regards p	policy-holders	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	1,108,033.56
To	tal				\$2,001,035.30
	•	SPECIAL DEPO	SITS.		
	(Showing depos	its not beld for prote	ction of all		
	a	20	P	farket value	Corresponding liabilities.
Virginia	State, Country,	Municipality, Etc.		of deposit. \$25,000.00	\$28,082.06
Georgia				10.000.00	7,959.41
Special de	eposits in excess o	f corresponding liabili		.09	
		RISKS AND PREMIU Fire.	мя, 1913.	Risks.	Premiums.
In force i	December 31, 191	0		\$121,935,884	\$1,219,553.20
Written	or renewed during	the year	· · · · · · · · · _	126,376,804	1,374,294.11
Total Deduct th	ose expired and m	narked off as terminat	ed	\$248,312,688 89,162,433	\$2,593,847.31 967,975.14
		the year		\$159,150,255 21,135,425	\$1,625,872.17 246,660.63
Net a	amount in force D	ecember 31, 1913		\$138,014,830	\$1,379,211.54
Net a		-			
Year	RECAPITULATIO	ON OF FIRE AND TORNA	DO RISKS A	ND PREMIUMS	s. Premiums
Year Written.	RECAPITULATIO	ON OF FIRE AND TORNA G Amount.	DO RISKS A ross premius charged.	ND PREMIUMS ms Unearned.	remiums unearned.
Year Written. 1913 One	RECAPITULATIO	ON OF FIRE AND TORNA G Amount. 855 200 245	ADO RISKS A	AND PREMIUMS ms Unearned.	Premiums unearned.
Year Written. 1913 One 1912 } 1913 } Two	RECAPITULATIO	ON OF FIRE AND TORNA G Amount. 855 200 245	ADO RISKS A	ND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4	Premiums unearned. \$312,917.94 798.78 1,963.32
Year Written. 1913 One 1912 1913	RECAPITULATION Term.  year or less years	ON OF FIRE AND TORNA G Amount. 855 200 245	ADO RISKS A ross premius charged. \$625,835. 3,195. 2,617. 125,717.	ND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89
Year Written. 1913 One 1912 1913 Two 1911 1912 Thi	RECAPITULATIO	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193	ross premiur charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042.	ND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05
Year Written. 1913 One 1912 Two 1913 The 1911 The 1913 The	RECAPITULATION Term. year or less years ree years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193	noo Risks a ross premius charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042.	ND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53
Year Written. 1913 One 1912 Two 1913 The 1911 The 1913 The	RECAPITULATION Term.  year or less years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193	noo Risks a ross premius charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042.	ND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4	Premiums unearned. \$312,917.94 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25
Year Written. 1913 One 1912 Two 1911 1912 The 1913 1910 1911 For 1912 For 1913 For	RECAPITULATION Term. year or less years ree years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193	too Risks A ross premius charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278.	MND PREMIUMS  MS Unearned.  88 1-2 18 1-4 79 3-4 38 1-6 45 1-2 91 5-6 229 1-8 99 3-8 01 5-8 99 7-8	Premiums unearned. \$312,917.94 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1 304.52
Year Written. 1913 One 1912 Two 1911 1912 1913 The 1910 1911 1912 For 1913 1919 1919	RECAPITULATION Term. year or less years ree years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193	too Risks A ross premius charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278.	MND PREMIUMS  MS Unearned. 88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 01 5-8 92 7-8 95 1-10	Premiums unearned. \$312,917.94 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1 304.52
Year Written. 1913 One 1912 1913 Two 1911 Thi 1912 Thi 1913 For 1910 1911 For 1910 Fiv	RECAPITULATION Term. year or less years ree years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300	no Risks a ross premiur charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970.	MND PREMIUMS  MS Unearned. 88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 01 5-8 92 7-8 95 1-10	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20
Year Written. 1913 One 1912 Tw 1913 Th 1911 Th 1912 Th 1913 For 1913 For 1914 Fiv 1919 Fiv	RECAPITULATION Term. year or less years ree years ir years	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493	TO RISKS A ross premius charged. \$625.835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035.	Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10	Premiums unearned. \$312,917.94 798.78 1,968.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13
Year Written. 1913 One 1912 1913 Two 1911 Thi 1912 Thi 1913 For 1910 1911 For 1910 Fiv	RECAPITULATION Term. 9 year or less 0 years ree years 11 years	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460	TOO RISKS A ross premiur charged. \$625,835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035. 71,501.	Unearned.  8 1-2 8 1-4 79 3-4 38 1-6 45 1-2 91 5-6 229 1-8 99 3-8 01 5-8 99 3-8 01 5-8 92 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35
Year Written. 1913 One 1912 Tw 1913 Th 1911 Th 1912 Th 1913 For 1913 For 1914 Fiv 1919 Fiv	RECAPITULATION TOTIL. 9 years or less 10 years 11 years 12 years 13 years 14 years	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,781 1,524,787 2,790,300 4,058,493 5,902,460	TOO RISKS A ross premius charged. \$625,835. \$1,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035. 71,501.	Unearned.  8 1-2 81 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 01 5-8 99 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55	Premiums unearned. \$312,917.94 798.78 1,968.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13
Year Written. 1913 One 1912 Tw 1913 Th 1911 Th 1912 For 1913 1910 1911 For 1919 1910 1911 Fiv	RECAPITULATION Term. Ter	ON OF FIRE AND TORNA G Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830 GENERAL INTERCO	ADO RISKS A ross premius charged. \$625.835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035. 71,501.	MND PREMIUMS  Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35
Year Written. 1913 One 1912   Twi 1913   Thi 1912   Thi 1913   For 1913   For 1913   Fiv 1914   Fiv Largest g anywhei	RECAPITULATION TO TENIA.  Depart or less of years  ree years  Totals  Totals  Tross aggregate sering the United ance, whether the	Amount. \$55,299,245 201,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERROLL  GENERAL INTERROLL  GENERAL INTERROLL  LIMITARY  LIMITARY  LIMITARY  LIMITARY  STATE  GENERAL INTERROLL  LIMITARY  LIMITARY  STATE  STATE  STATE  AMOUNT  STATE  STA	ADO RISKS A ross premius charged. \$625.835. 3,195. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035. 71,501. \$1,379,211.  OGATORIES ny one hadeduction i or non-ad	MND PREMIUMS  Wearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 901 5-8 92 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  54  zard located whatever for mitted com-	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35
Year Written. 1913 One 1912 Tw. 1913 Tw. 1911 1912 Th. 1913 1910 1911 For 1912 Fiv 1913 Fiv Largest g anywher reinsurs	RECAPITULATION Term.  year or less o years ree years  re years  Totals gross aggregate s re in the United ance, whether the	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERROLL  GENERAL INTERROLL  GENERAL INTERROLL  LIMITARY  LIMITARY  LIMITARY  LIMITARY  LIMITARY  LIMITARY  LIMITARY  STATES  GENERAL INTERROLL  LIMITARY  LIMITARY	TOO RISKS A ross premius charged. \$625.835. 3,195. 2,617. 125,717. 180,374. 247,042. 247,042. 1,485. 2,278. 1,490. 16,970. 36,064. 45,035. 71,501. \$1,379,211. Some had deduction of or non-active constraints.	MND PREMIUMS  Unearned.  8 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 01 5-8 92 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10   zard located whatever for imitted committed committ	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35
Year Written. 1913 One 1912 Twi 1913 Thi 1912 Thi 1913 1910 1911 For 1913 For 1913 For 1913 For 1913 For 1913 For 1913 Thi 1914 For 1915 For 1916 Thi 1917 Thi 1918 Thi 1919 T	RECAPITULATION TO TERM.  Depart or less of years  ree years  Totals  Totals  Tropic aggregate of the United ance, whether the count of the compute of the compute of the count	Amount. \$55,299,245 261,527 270,487 16,149,433 20,381,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERROLL  Sample of machine and states, without any same be in admitted.	DO RISKS A ross premius charged. \$625,835. 2,617. 125,717. 180,374. 247,042. 404. 1,485. 2,278. 1,490. 16,970. 19,196. 36,064. 45,035. 71,501. \$1,379,211.  OGATORIES ny one ha deduction of or non-active or non-active the direct of the second control of the control of the direct of the second control of the second con	MND PREMIUMS  STATE OF THE PREMIUMS  When the state of th	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87
Year Written. 1913 One 1912 Twi 1913 Thi 1912 Thi 1913 For 1913 1910 1911 For 1913 Fiv 1913 Fiv Largest gamywher panies? Tallamc value?	RECAPITULATION Term.  year or less o years ree years  re years  Totals gross aggregate are in the United ance, whether the pount of the comp	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERICAL INTERICAL STATE OF THE PROPERTY OF THE P	TOO RISKS A ross premius charged. \$625,835,3,195,2,617,125,717,180,374,247,042,47,042,1,485,2,278,1,490,16,970,19,196,36,064,45,035,71,501. \$1,379,211. DGATORIES ny one ha deduction to ron-activities discussed in the direction of the direction.	Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  54  zard located whatever for mitted com	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87
Year Written. 1913 One 1912 Twi 1913 Thi 1912 Thi 1913 For 1913 1910 1911 For 1913 Fiv 1913 Fiv Largest gamywher panies? Tallamc value?	RECAPITULATION Term.  year or less o years ree years  re years  Totals gross aggregate are in the United ance, whether the pount of the comp	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERICAL INTERICAL STATE OF THE PROPERTY OF THE P	TOO RISKS A ross premius charged. \$625,835,3,195,2,617,125,717,180,374,247,042,47,042,1,485,2,278,1,490,16,970,19,196,36,064,45,035,71,501. \$1,379,211. DGATORIES ny one ha deduction to ron-activities discussed in the direction of the direction.	Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  54  zard located whatever for mitted com	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 5423.75 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87
Year Written. 1913 One 1912 Twi 1913 Thi 1912 Thi 1913 For 1913 1910 1911 For 1913 Fiv 1913 Fiv Largest gamywher panies? Tallamc value?	RECAPITULATION Term.  year or less o years ree years  re years  Totals gross aggregate are in the United ance, whether the pount of the comp	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERICAL INTERICAL STATE OF THE PROPERTY OF THE P	TOO RISKS A ross premius charged. \$625,835,3,195,2,617,125,717,180,374,247,042,47,042,1,485,2,278,1,490,16,970,19,196,36,064,45,035,71,501. \$1,379,211. DGATORIES ny one ha deduction to ron-activities discussed in the direction of the direction.	Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  54  zard located whatever for mitted com	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87
Year Written. 1913 One 1912 Twi 1913 Thi 1912 Thi 1913 For 1913 1910 1911 Fiv 1913 Fiv Largest g anywher panies? Total amounts value?	RECAPITULATION Term.  year or less o years ree years  re years  Totals gross aggregate are in the United ance, whether the pount of the comp	Amount. \$55,299,245 261,527 270,487 16,149,433 20,891,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERICAL INTERICAL STATE OF THE PROPERTY OF THE P	TOO RISKS A ross premius charged. \$625,835,3,195,2,617,125,717,180,374,247,042,47,042,1485,2,278,1,490,16,970,19,196,36,064,45,035,71,501. \$1,379,211. DGATORIES ny one ha deduction to ron-active discrete the direction of the direction.	Unearned.  88 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  54  zard located whatever for mitted com	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87 \$50,000.00 74,540.00 None. None.
Year Written. 1913 One 1912 Tw. 1913 Th. 1911 For 1911 For 1913 1910 1911 Fiv 1913 Fiv 1913 Tr. 1913 Th. 1914 Fiv 1915 Th. 1915 Th. 1916 Th. 1917 Th. 1918 Th. 1918 Th. 1919 Th. 1911 Th. 1912 Th. 1913 Th. 1914 Th. 1915 Th. 1916 Th. 1917 Th. 1918 Th. 1918 Th. 1919 Th. 1918 T	RECAPITULATION Term.  year or less o years ree years  re years  Totals  gross aggregate are in the United ance, whether the pount loaned to stoogrest, direct or inother insurance cority of the capita or indirectly, by company guarantee.	Amount. \$55,299,245 261,527 270,487 16,149,433 20,381,193 29,138,377 41,236 100,314 197,465 127,782 1,261,731 1,524,787 2,790,300 4,058,493 5,902,460 \$138,014,830  GENERAL INTERROLL  Sample of machine and states, without any same be in admitted.	TOO RISKS A ross premius charged. \$625,835,3,195,2,617,125,717,180,374,247,042,47,042,1,485,2,278,1,490,16,970,19,196,36,064,45,035,71,501. \$1,379,211. OGATORIES my one hadeduction if or non-activation of the direction of the d	Unearned.  8 1-2 13 1-4 79 3-4 38 1-6 45 1-2 91 5-6 29 1-8 99 3-8 90 7-8 55 1-10 33 3-10 40 1-2 96 7-10 55 9-10  2ard located whatever for imitted com	Premiums unearned. \$312,917.94 798.78 1,963.32 20,952.89 90,187.22 205,869.05 50.53 557.25 1,423.75 1,304.52 1,697.05 5,758.89 18,032.20 31,525.13 64,351.35 \$757,389.87

BUSINESS IN CONNECTICUT, 1913.  Gross risks written Less \$359,896.00 risks canceled, and \$15,400.00 reinsurance in companies authorized in Connecticut	Fire. \$1,582,283.00 875,296.00
Net risks written	\$1,206,987.00
Gross premiums on risks written  Less \$3,351.81 return premiums, and \$115.80 premiums for reinsurance in companies authorized in Connecticut	\$19,099.25 8,467.61
Net premiums received	\$15,631.64
Losses paid Less losses on risks reinsured in companies authorized in Connecticut	\$4,627.62 14.53
Net losses paid	\$4,613.09
Less losses on risks reinsured in companies authorized in Connecticut	\$3,826.67 14.53
Net losses incurred	\$8,812.14
Schedule D. Bonds and Stocks owned by the Company.	
GOVERNMENT BONDS: Book value. Rete	Market value.
United States, 3%, 1961 \$25,593.75 100 United States, 3%, 1961 10,175.00 100	
STATE, COUNTY, AND MUNICIPAL BONDS:	
Belleville, N. J., 5%, 1943	15,600.00
Elizabeth, N. J., 4%, 1922	14,550.00
Essex County, N. J., 4%, 1926	9,500.00 <b>36,</b> 950.00
Hudson County & Newark, 414 %, 1960       7,560.00       102         Hudson County, N. J., 4%, 1954       9,700.00       93         Newark, N. J. 4%, 1922       4040.00	7,140.00
Newark, N. J., 4%, 1922	9,300.00 3,920.00
Newark, N. J., 4%, 1957 10,100.00 94 Newark, N. J., 4%, 1930 100,250.00 96 Rutherford N. J. 5%, 1915	9,400.00
Belleville, N. J., 5%, 1943 15,525.00 104 Elizabeth, N. J., 4%, 1922 14,850.00 97 Essex County, N. J., 4%, 1926 35,350.00 97 Hudson County & Newark, 4½%, 1960 7,560.00 102 Hudson County, N. J., 4%, 1954 9,700.00 93 Newark, N. J., 4%, 1922 4,040.00 98 Newark, N. J., 4%, 1957 10,100.00 94 Newark, N. J., 4%, 1930 100,250.00 96 Rutherford, N. J., 5%, 1915 10,049.40 100	9,400.00 96,000.00 9,999.41
RAILROAD BONDS:	
Consolidated Traction Co. of N. J., 5%, 1933 41,933.75 100	40,000.00
Easton & Amboy, 5%, 1920 10,700.00 103	10,300,00
Midland of N. J., 5%, 1940       11,100.00       103         Newark Passenger, 5%, 1930       41,681.25       104         North Hudson County, 5%, 1928       20,402.50       101         Riverside Traction Co., 5%, 1960       4,750.00       93         Trenton Passenger, 6%, 1922       11,100.00       105         West Shore, 4%, 2361       28,280.00       91         West Shore, 4%, 2361       22,220.00       91	10,800.00 39,520.00
North Hudson County, 5%, 1928 20,402.50 101	20,200.00
Trenton Passenger, 6%, 1922	4,650.00
West Shore, 4%, 2361 28,280,00 91	10,500.00 <b>25,4</b> 80.00
Middand of N. J., 5%, 1940       11,100.00       103         Newark Passenger, 5%, 1930       41,681.25       104         North Hudson County, 5%, 1928       20,402.50       101         Riverside Traction Co., 5%, 1960       4,750.00       93         Trenton Passenger, 6%, 1922       11,100.00       105         West Shore, 4%, 2361       28,280.00       91         West Shore, 4%, 2361       22,220.00       91	20,020.00
MISCELLANEOUS BONDS: -	
Gas & Electric Co. of Bergen County, 5%, 1949 10,325.00 101	
Hobken Land & Improvement Co., 5%, 1980 8,800.00 85 Hudson County Cas Co. 5% 1980 27,810.00 100	97,000.00
Hudson County Gas Co., 5%, 1949 59,572.50 101	27,000.00 57,570.00
Hudson County Gas Co., 5%, 1949       59,572.50       101         Mortgage Bond Co., 5%, 1932       59,572.50       101         Newark Gas Co., 6%, 1944       101,400.50       123         Newark Consolidated Gas Co., 5%, 1948       52,100.00       103         Plainfield Gas & Electric Co. 5%, 1940       32,200.00       103	4,950.00
Newark Gas Co., 6%, 1944 101,400.50 123 Newark Consolidated Gas Co., 5%, 1948 101,400.50 123 Plainfield Gas & Electric Co., 5%, 1940 2025	98,400.00 <b>51,500</b> .00
Gas & Electric Co. of Bergen County, 5%, 1949       10,325.00       101         Hackensack Water Co., 4%, 1952       8,800.00       85         Hoboken Land & Improvement Co., 5%, 1930       27,810.00       100         Hudson County Gas Co., 5%, 1949       59,572.50       101         Mortgage Bond Co., 5%, 1932       50,000.00       99         Newark Gas Co., 6%, 1944       101,400.50       123         Newark Consolidated Gas Co., 5%, 1948       52,100.00       108         Plainfield Gas & Electric Co., 5%, 1940       20,550.00       100	20,000.00
RAILROAD STOCKS:	
100 shs. Atchison, Topeka & Santa Fe, com 10,412.50 94 300 "Atchison, Topeka & Santa Fe, pref	9,400.00
200 "Consolidated Traction Co. of N. J. com 15 175 00	80,000.00
200 " Consolidated Traction Co. of N. J., com. 15,175.00 74 200 " Lackawanna of N. J., com. 19,275.00 94 600 " Morris & Essex, com. 120 " Rapid Transit Street com. 53,952.00 167	14,800.00 18,800.00
120 " Rapid Transit Street com. 53,952.00 167	50,100.00
120 "Rapid Transit Street, com. 53,952.00 167 200 "Reading Company, 1st pref. 28,838.00 235 27 "So. Pac. Co. (Cert. of Int. in Stock) com 8,900.00 87	28,200.00
200	8,700.00 2,565.00
100 " Union Pacific, pref 23,874.88 226 9,262.50 25	22,600.00
9,262.50 88	<b>8,500</b> .00

#### NEWARK FIRE INSURANCE COMPANY.

BANK STOCKS:	Book value.	Rate.	Market value.
420 shs. Nat. N.'w'rk B'k. Co. of N'w'rk, N. J., com. 320 "National State of Newark, N. J., com	80,669.75 85,210.00	870 220	77,700.00 35,200.00
MISCELLANEOUS STOCKS:			
100 shs. Am. Telephone & Telegraph Co., com	12,862.50	121	12,100.00
1 " General Adjustment Bureau, com	50.00	100	50.00
115 " Newark Consolidated Gas Co., com	11,155.00	95	10.925.00
1 sh. West. Adjust. & Inspec. Bureau, com	200.00	200	200.00
Totals	\$1,074,177.28		\$1,033,189.41

## NEW BRUNSWICK FIRE INSURANCE COMPANY,

## NEW BRUNSWICK, N. J.

Commenced Business, May 1, 1832.

Cropor	A	VIEHMANN.	President
( FORGE	Α.	VIEHMANN.	President.

CHARLES D. Ross, Secretary.

Amount of capital paid up in cash Amount of ledger assets December 31, 1 Increase of paid-up capital during the	912 year	\$841,164.64 55,475.00	
Extended at	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 896,639.6 <b>4</b>
INC	OME.		
Gross prems. received during the year, Deduct reinsurance, \$119,447.26 and return premiums, \$225,707.71	\$891,125.15		
Received for premiums	\$12,198.96 256.66 19,294.36 1,014.06	\$545,970.18	
Total gross interest and rents  For new capital	s ger assets, viz.	45,074.04 55,475.00 48,350.01 :	
Total income		• • • • • • • • • • • • • • • • • • • •	695,219.23
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •		\$1,591,858.87

Green amount maid maliam haldens		
Gross amount paid policy-holders for losses (including \$37,622.45 oc-		
curring in previous years) \$340,616.75		
Deduct amount received for salvage,		
\$3,945.65		
for reinsurance in other companies,		
\$62,303.28		
and for discount,		
<b>\$243.70</b>		
Net amount paid policy-holders for losses	\$274,124.12	
Expenses of adjustment and settlement of losses	6,797.06	
Commissions or brokerage	130,306.10	
Salaries, \$24,403.81, and expenses, \$20,044.64, of		
special and general agents	44,448.45	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	27,066.98	
Rents for company's occupancy of its own bldgs.,	2,500.00	
Advertising, \$1,272.61; printing and stationery,		
\$4,648.16	5,920.77	
Postage, telegrams, telephone, and express	4,123.55	
Legal expenses	5.27	
Furniture and fixtures	72.28	•
Maps, including corrections	1,418.85	
Underwriters' boards and tariff associations	3,103.09	
Fire department, fire patrol and salvage corps as-	4 700 00	
sessments, fees, taxes and expenses	4,789.86 4,000.01	
Repairs and expenses (other than taxes) on real	4,000.01	
estate	4,449.04	
Taxes on real estate	1,833.20	
State taxes on premiums	7,052.49	
Insurance-department licenses and fees	5,274.79	
Federal corporation tax	242.78	
Personal tax	116.81	
City licenses	2,395.00	
Ice	71.27	
Water	57.85	
Box in vault	20.00	
Paid stockholders for interest or dividends (amount		
declared during the year)	31,917.30	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	<i>Q Q</i> 09 75	
Bonds	6,693.75	
Total disbursements	• • • • • • • • • • • • •	568,800.67
Balance		<b>\$1,023,05</b> 8.20

LEDGER ASSETS.	
Book value of real estate\$132,362.00	•
Mortgage loans on real estate	
980.05 (Schedule D)	
Cash in company's office	
Deposits in trust companies and banks on interest 58,163.68	
Agents' balances, under three months due 81,570.41	
Agents' balances, over three months due 412.43	
Deposit with Philadelphia Underwriters 100.00	
Total ledger assets, as per balance	\$1,023,058.20
NON-LEDGER ASSETS. Accrued.	
Interest on mortgages	
2,815.10	
Total interest accrued	4,810.97
Market value of bonds and stocks over book value (Schedule D)	19,792.32
Gross assets	\$1,047,661.49
Agents' balances, representing business written prior to October 1, 1913	
Total	729.43
Total admitted assets	\$1,046,932.06
LIABILITIES.	,
Gross claims for losses reported and unadjusted, \$55,515.00	
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$43,721,18
Unearned premiums on fire risks	480,617.41
	42.97
Cash dividends remaining unpaid: to stockholders	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	250.00
Estimated federal, state and other taxes hereafter payable	2,250.00
Total liabilities, except capital	\$526,881.56
Surplus as regards policy-holders	520,050.50
Total	\$1.046,932,06

#### SPECIAL DEPOSITS.

Showing deposits not held for protection of all policy-holders.   Market value of deposit.   Corresponding of deposit.   Corresponding liabilities.   Provide	(Chaming denoting	SPECIAL DEPO	-	nallam baldan	_ \
State   Country   Municipality   Etc.   of deposit   liabilities	(Snowing debosi	its not neig for prot			
Compan   10,000.00   22,992.18	State, Country,	Municipality, Etc.			liabilities.
RISKS AND PREMIUMS, 1913.   FIRE.   State   Systematical deposits in excess of corresponding liabilities, \$12,819.37.				<b>\$9,700.00</b>	\$20,149.49
RISKS AND PREMIUMS, 1913.   FIRE.   State   Systematical deposits in excess of corresponding liabilities, \$12,819.37.	Georgia			10,000.00	26,992.18
RISKS AND PREMIUMS, 1913.   FIRE.   State   Systematical deposits in excess of corresponding liabilities, \$12,819.37.				25,000.00	12,411.51
RISKS AND PREMIUMS, 1913.   FIRE.   State   Systematical deposits in excess of corresponding liabilities, \$12,819.37.	Virginia			14,880.00	14,649.12
Fire   Risks   Premiums   \$73,778,282   \$939,016.08   \$73,778,282   \$73,000.01   \$73,040,147   \$12,215   \$829,016.08   \$73,040,147   \$73,040	Special deposits in excess of	corresponding liabil	ities, \$12,81	L9.87.	·
Fire   Risks   Premiums   \$73,778,282   \$939,016.08   \$73,778,282   \$73,000.01   \$73,040,147   \$12,215   \$829,016.08   \$73,040,147   \$73,040	•				
Fire   Risks   Premiums   \$73,778,282   \$939,016.08   \$73,778,282   \$73,000.01   \$73,040,147   \$12,215   \$829,016.08   \$73,040,147   \$73,040		RISKS AND PREMI	DMS. 1913.		
In force December 31, 1912   \$73,778,282   \$939,016.08   Written or renewed during the year   78,040,147   \$811,125.15   \$8140,147   \$811,125.15   \$146,818,429   \$1,832,298.34   \$1,834,38   \$1,832,298.34   \$1,834,38   \$1,832,298.34   \$1,834,38   \$1,832,298.34   \$1,832,398   \$1,832,398   \$1,832,398   \$1,832,398   \$1,832,398   \$1,832,398   \$1,832,398   \$1,932,398				Risks.	Premiums.
### Totals	In force December 21 1012				
Totals	Written on sonowed during	*ho woom	• • • • • • •	79 040 147	9939,010.00
Totals	Evere of original premius	me ower emount rec	olwood for	10,020,121	651,125.16
Totals	repaire ave	ms over amount rec	erved for		9 157 19
In force at the end of the year 1913   \$83,645,157   1,050,019.69   161,834.78   12,258,228   161,834.78	**************************************	· · · · · · · · · · · · · · · · · · ·			2,101.10
In force at the end of the year 1913   \$83,645,157   1,050,019.69   161,834.78   12,258,228   161,834.78	* Totals		<del>.</del>	\$146 818 429	\$1 832 298 34
In force at the end of the year 1913   \$83,645,157   1,050,019.69   161,834.78   12,258,228   161,834.78	Deduct those expired and m	arked off as terminal	had		
Net amount in force December 31, 1913	Detect most expired and m	and on as termina	_	00,110,212	102,210.00
Net amount in force December 31, 1913	In force at the end of	the year 1919	_	\$83 645 157	\$1.050.019.69
RECAPITULATION OF FIRE RISKS AND PREMIUMS.   Sear.   Gross premiums   Gross premiums   Unearned.	Deduct amount reinsured	unc your 1010		12 258 228	
Tear.   Gross premiums   Charged.   Unearned.		• • • • • • • • • • • • • • • • • • • •		15,500,550	101,001.10
Tear.   Gross premiums   Charged.   Unearned.	Net amount in force De	ecember 31, 1913		\$71,386,929	\$888,184,91
Vear				<b>4</b> ,555,555	4000,000.00
Vear	RECARM	TITLATION OF TIPE DI	awa awa Di	PWITTWE	
Written					Dan
1913   One year or less   \$28,154,604   \$351,767.91   1-2   \$175,883.95     1912   366,240   3,156.97   1-4   789.24     1913   498.39   3-4   3,711.29     1911   8,745,351   113,949.20   1-6   18,991.53     1912   Three years   12,117,450   144,061.67   1-2   72,030.83     1913   15,634,545   178,602.61   5-6   148,835.51     1910   10,275   111.07   1-8   13.88     1911   49.893   749.22   3-8   280.95     1912   105,914   1,187.63   5-8   723.51     1913   102,298   1,209.69   7-8   1,058.47     1919   522,480   8,127.79   3-10   841.02     1910   522,480   8,127.79   3-10   2,438.33     1911   Five years   773,394   12,924.16   1-2   6,462.08     1912   1,434.509   22,850.82   7-10   15,995.57     1913   Over five years   13,100   232.17 pro rata   133.41     Advance   61,125   950.44   950.44     Totals   \$71,886,929.00   \$888,184.91   \$480,617.41     GENERAL INTERROGATORIES.   Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance. Whether the same be in admitted companies?					
1912   Two years					
1912   Three years   12.117.450   144.061.67   1-2   72.030.83   1913   15.634.545   178.602.61   5-6   148.835.51   1910   10.275   111.07   1-8   13.88   1911   49.893   749.22   3-8   280.95   1912   700	1913 One year or less		\$351,767		
1912   Three years   12.117.450   144.061.67   1-2   72.030.83   1913   15.634.545   178.602.61   5-6   148.835.51   1910   10.275   111.07   1-8   13.88   1911   49.893   749.22   3-8   280.95   1912   700	1912 } Two Years	366,240	8,156	3.97 1 <del>-4</del>	789.24
Pive years	1913   1 WO Jeans	463,819	4,948	.39 3 <del>-4</del>	3,711.29
Pive years	1911	8,745,351		1-6	18,991.53
Pive years	1912 Three years	12,117,450		.67 1-2	72,030.88
Pive years	1919 ]	10,084,045	178,002	0-0	148,850.01
Pive years		10,215	740	1.01 1-8	13.55
Pive years		105 014	1 1 1 1 7 7	22 K Q	709 51
Pive years		102,012	1,200	.00 J-0	1 059 47
Pive years		R14 R41	9,410	20 1-10	841 02
1912   1,438,509   22,850,82   7-10   15,995.57   1918		522 480	8 127	79 8-10	2 438 33
1912 1,424,009 22,850.82 7-10 15,995.57 2,817,896 34,974.88 9-10 81,477.40	1911 Pive years	77X.X94	12 924	16 1-2	
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	1912	1.484.509	22,850	.82 7-10	
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	1918	2.317.896	84.974		81,477,40
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?		13.100	232	.17 pro rata	133.41
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?		61,125	950		950.44
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	<del>-</del>				
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer  Total amount of the company's stock owned by the directors at par value?  Answer  77,050.00  None.  None.  None.	Totals	\$71,886,929.00	\$888,184	1.91	<b>\$480,617.41</b>
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer  Total amount of the company's stock owned by the directors at par value?  Answer  77,050.00  None.  None.  None.					
anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?		GENERAL INTERRO	<b>DGATORIES</b>	3.	
anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	Largest gross aggregate a	mount insured in	any one h	azard located	
panies? Answer Total amount of the company's stock owned by the directors at par value? Answer Total amount loaned to directors or other officers? Answer None. None. None.	anywhere in the United	States, without any	deduction	whatever for	
panies? Answer Total amount of the company's stock owned by the directors at par value? Answer Total amount loaned to directors or other officers? Answer None. None. None.	reinsurance, whether the	same be in admitte	ed or non-s	dmitted com-	
Total amount of the company's stock owned by the directors at par value?  Answer Total amount loaned to directors or other officers?  None.  None.	nanies?			Answer	\$80,000.00
value?       Answer       77,050.00         Total amount loaned to directors or other officers?       Answer       None.         Total amount loaned to stockholders not officers?       Answer       None.	Total amount of the comp	any's stock owned	by the dir	ectors at par	• •
Total amount loaned to directors or other officers?	Value?			Answer	77,050.00
Total amount loaned to stockholders not officers?	Total amount loaned to dire	ectors or other officer	87	Answer	None.
					None.
What interest, direct or indirect, has this company in the capital stock	What interest, direct or in	direct, has this com	any in the	capital stock	
of any other insurance company? Answer - None except as shown in	of any other insurance co	ompany? Answer -	None excep	t as shown in	
schedule of stocks.	achedule of stocks.		_		
	• • • • • • • • • • • • • • • • • • • •				

Is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation?	No.
Has this company guaranteed policies issued by any other company, and now in force?	No.
BUSINESS IN CONNECTICUT, 1918.	Fire.
Gross risks written	\$1,248,497.00
panies authorized in Connecticut	452,194.00
Net risks written	\$796,303.00
Gross premiums on risks written	\$12,603.53
ance in companies authorized in Connecticut	4,510.31
Net premiums received	\$8,093.22

			Fire.
Losses paid Less losses on risks reinsured in companies authori	zed in Conn	ecticut	\$6,726.77 24.43
Net losses paid			\$6,702.84
Less losses on risks reinsured in companies authorize			\$4,411.77
Less losses on risks reinsured in companies authorize	ed in Connect	icut	486.93
Net losses incurred	•••••	••••	\$3,924.84
Schedule D. Bonds and Stocks owned	by the Comp	any.	
STATE, COUNTY, AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Essex County, N. J., 4%, 1934	\$27,509.08	196	\$24,000.00
Georgia State, 4½%, 1915	10,375.00 875.00	100 85	10,000.00 850.00
New Brunswick, N. J., 4%, 1932 New Brunswick, N. J., 4%, 1923 New Brunswick, N. J., 4%, 1926 New York City, 3½%, 1954 New York State, 4%, 1960 Richmond, Va., 4%, 1941	1,021.92	96	960.00
New Brunswick, N. J., 4%, 1923	4,000.00	97	3,880.00•
New Brunswick, N. J., 4%, 1926	3,500.00	96	3,360.00
New York City, 31/2 %, 1954	40,550.36	85	34,000.00
New York State, 4%, 1980	10,467.50	97	
Richmond, Va., 4%, 1941	15,626.00	93	14,880.00
RAILEOAD BONDS:			
Chesapeake & Ohio, 4¼%, 1992 Colorado & Southern, 4½%, 1935	4,598.75	93	4,650.00
Colorado & Southern, 41/2 %, 1935	19,725.00	91	18,200.00
Erie, 5%, 1918	9,714.30 22,584.52	99 89	9,900.00 22,250.00
Southern Pacific, 4%, 1929	20,225.00	86	17,200.00
Southern Railway, 5%, 1994	10,331.25	103	10,300.00
MISCELLANEOUS BONDS: -			
Security Co. Consols, 4%,	4,060.00	60	3,480.00
United States Steel, 5%, 1963	9,725.00	100 100	10,000.00 10,000.00
Washington Water Power Note, 7%, 1914	10,000.00	100	10,000.00
RAILROAD STOCKS:			
100 shs. Atchison, Topeka & Santa Fé, pref	10,125.00	100	10,000.00
200 " Great Northern Ry., pref	25,175.00 10,637.50	127 109	25,400.00 10,900.00
550 " Pennsylvania	84,481.25	110	30,250.00
100 " Great Southern Pacific, com	8.550.00	90	9,000.00
100 " Union Pacific, com	14,700.00	158	15,800.00
BANK AND TRUST COMPANY STOCKS:			
35 shs. Equitable Trust Co., New York, N. Y	19,005.00	448	15,680.00
New Brunswick, N. J.  National of N. J., New Brunswick, N. J.  National of N. J., New Brunswick, N. J.	50,750.00	160	64.800.00
70 " National of N. J., New Brunswick, N. J.	15,933.00	293	20,510.00
D People's National, New Diumswick, N. J.	1,375.00	275	1,375.00
12 " Title Guar. & Tr. Co., New York, N. Y.	6,532.14	398	4,776.00
Miscellaneous Stocks: —			
35 shs. Associated Underwriters	4,000.00	400	14,000.00
9 " General Adlust, Bureau, N. Y	450.00	100	450.00
200 " General Electric Co	27,300.00 18,714.50	141 175	28,200.00 26,250.00
2 " Southern Adjust. Bureau, Atlanta, Ga.	100.00	100	100.00
240 " Washington W. Pr. Co., Spokane, Wash.	26,151.66	119	28,560.00
Totals	\$493,868.68		\$513,661.00

#### NEW HAMPSHIRE FIRE INSURANCE COMPANY,

#### MANCHESTER, N. H.

#### Commenced Business, April, 1870.

FRANK	W.	SARGEANT,	President.

FRANK E. MARTIN,
LEWIS W. CROCKETT,
WILLIAM B. BURPEE,

CAPITAL STOCK.		
Amount of capital paid up in cash	\$1,350,000.00	
Amount of ledger assets December 31, 1912		<b>\$</b> 5,450,192,93
		V.,
INCOME.		
Fire.		
Gross prems. received during the year \$3,451,241.44		
Deduct reinsurance,		
\$644,136.89		
and return premiums,		
<b>\$</b> 385,013.10		
Received for premiums	<b>\$2,422,091.45</b>	
Gross interest on mortgage loans \$5,663.25		
Gross interest on collateral loans 229.15		
Gross interest on bonds and divi-		
dends on stocks 248,830.03		
Gross rents from company's prop-		
erty, including \$1,500.00 for com-		
pany's occupancy of its own bldgs. 12,182.37		
Total gross interest and rents	266,904.80	
Agents' balances previously charged off	81.75	
Gross profit on sale or maturity of ledger assets, viz.		
Real estate \$200.00	•	
Bonds		
Stocks	18,906.67	
4.5.	10,000.01	
Gross increase, by adjustment, in book value of		
ledger assets, viz.:		
Stocks		
Total income		2,708,146.48
Sum of both amounts		\$8,158,339.41

,	Fire.
Gross amount paid policy-holders for	
losses (including \$285,059.26 oc-	
curring in previous years)	\$1,663,441.07
Deduct amount received for salvage,	
\$9,428.87	
for reinsurance in other companies,	
\$400,878.11	
and for discount,	
\$894.70	411,201.68

Net amount paid policy-holders for losses	\$1,252,239.39
Expenses of adjustment and settlement of losses	15,739.15
Commissions or brokerage	522,369.85
Allowances to local agencies for miscellaneous	
agency expenses	28,979.00
Salaries, \$62,320.88, and expenses, \$68,349.30, of	
special and general agents	130,670.18
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	72,795.80
Rents for company's occupancy of its own buildings	1,500.00
Advertising, \$5,143.11; printing and stationery,	
\$15,472.16	20,615.27
Postage, telegrams, telephone, and express	7,635.50
Legal expenses	3,504.73
Furniture and fixtures	1,105.47
Maps, including corrections	9,975.70
Underwriters' boards and tariff associations	28,348.51
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	3,202.09
Inspections and surveys	17,079.70
Repairs and expenses (other than taxes) on real	
estate	5,115.83
Taxes on real estate	2,406.22
State taxes on premiums	55,345.0 <b>4</b>
Insurance-department licenses and fees	10,949.64
Federal corporation tax	3,049.46
Municipal taxes and licenses	7,587.37
Franchise tax	13,500.00
Rubber stamps	23.80
Miscellaneous stationer's supplies	688.36
Miscellaneous office supplies	452.50
Janitor	666.73
Insurance journals and publications	366.00
Lighting	821.73
Ice	22.60
Hotel expenses of traveling representatives and ag'ts	1,132.99

NEW HAMPSHIRE FIRE INSURANCE	COMPANY.	493
Towel supply	35.36	
Special service for copying inspection slips and	33.40	
other extra labor	845.13	
Safety deposit vault	150.00	
Insurance, company build'gs and home-office fixtures	446.70	
Expenses of insurance associations	1,149.23	
Auditor	612.52	
Commercial ratings	833.50	
Repairs	783.63	
Tabulating Machine Co., rent of machines	949.00	
	949.00	
Paid stockholders for interest or dividends (amount	10405000	
declared during the year, \$135,000.00)	134,970.00	
Agents' balances charged off	280.75	
Gross loss on sale or maturity of ledger assets, viz.:		
Stocks	176.92	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds \$3,313.75		
Stocks	20,899.75	
Total disbursements		2,380,021.10
Balance		
Datance	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 5,778,318.31
LEDGER ASSETS.	•	
Book value of real estate	\$95,000.00	
Mortgage loans on real estate	102,950.00	
Loans secured by collateral (Schedule C)	100,000.00	
Book value of bonds, \$3,195,146.47, and stocks,		
\$1,513,376.03 (Schedule D)	4,708,522.50	
Cash in company's office	350.52	
Deposits in trust companies and banks not on in-		
terest	355,329.12	
Agents' balances, under three months due	409,123.28	
Agents' balances, over three months due	7,042.89	
_		
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 5,778,318.31
NON-LEDGER ASSETS.	Accrued.	
Interest on mortgages	<b>\$1,452.96</b>	
Interest on bonds	50,792.43	
Interest on collateral loans	215.95	
Total interest accrued		52,461.34
Market value of real estate over book value		7,250.00
Market value of bonds and stocks over book value (Sch		419,289.00
Due from Munich Reinsurance Company	•	251.13
Gross assets	•••••	<b>\$</b> 6,257,569.78

7,042.89	to October 1,	
\$6,250,526.89		Tota
	<b>\$56,422.08</b>	Gross lo Gross c plus r
	188,681.78	31 no
	15,443.00	Gross cl
	\$260,546.86	Tota
	66,230.38	Deduct
\$194,316.48 2,421,864.74	• • • • • • • • • • • • • • • • • • • •	
67,530.00		
15,000.00	ue or accrued	
45,000.00	yable	
53,382.00	•	
250,000.00		
150,000.00	• • • • • • • • • • • • • • • • • • • •	
\$3,197,093.22		Tota
	<b>\$1,350,000.00</b>	Capital
	1,703,433.67	Surplus
3,053,433.67		Sur
\$6,250,526.89		To
	all policy-holder	
	Market value of deposit.	

#### Special deposits in excess of corresponding liabilities, \$18,952.27. RISKS AND PREMIUMS, 1913. Fire. Risks. Premiums. \$445,938,781 314,598,057 \$4,808,820.32 3,451,241.44 137,728.02 reinsurance \$760,536,838 251,737,513 \$8,397,789.78 2,981,119.02 Totals ..... Deduct those expired and marked off as terminated ..... In force at the end of the year 1913 ...... Deduct amount reinsured ..... \$508,799,325 69,174,678 \$5,416,670.76 715,949.57 Net amount in force December 31, 1913 ..... \$4,700,721.19 \$439,624,647

\$150,000.00 280,800.00 1,250.00 4,000.00

None. No.

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$134,466,281	\$1,576,716.85	1-2	\$788,358.43
1912 (	636,136	7,658.75	1-4	1,914.69
1913 } Two years	994,453	9,914.55	3-4	7,435.91
1911	60,330,113	596,134.42	1–6	99,355.74
1912 Three years	66,546,968	631,702.22	1–2	315,851.11
1913	73,940,390	708,811.58	5–6	590,676.32
1910 }	1,280,420	12,561.29	1–8	1,570.16
1911	946,974	10,857.47	3-8	4,071.55
1912 Four years	935,041	9,640.14	5–8	6,025.09
1913 )	1,001,104	10,646.22	7–8	9,315.44
1909 1	15,769,744	183,732.02	1-10	18,373.20
1910	18,525,336	213,188.97	3-10	63,956.69
1911 > Five years	19.923.813	233,235.66	1-2	116,617.83
1912	21,167,081	239,931.79	7-10	167.952.25
1913 }	23,160,793	255,989.26	9-10	230,390.33
Totals	\$439.624.647	\$4,700,721,19		\$2,421,864,74

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer
Total amount of the company's stock owned by the directors at par
value?
Total amount loaned to directors or other officers?
Total amount loaned to stockholders not officers?
What interest, direct or indirect, has this company in the capital stock of
any other insurance company?
is a majority of the capital stock of this company owned or controlled.
directly or indirectly, by any other corporation?
Has this company guaranteed policies issued by any other company, and
now in force?
HOW IN LOCU

					Answer	No.
В	USINESS	IN CON	NECTICUT	r. 1913	3.	Fire.

Gross risks written Less \$525,918.00 risks canceled, and \$1,029,157.00 reinsurance in companies authorized in Connecticut	\$7,513,598.00 1,555,075.00
Net risks written	\$5,958,523.00 \$70,727.59
ance in companies authorized in Connecticut	15,000.35
Net premiums received	\$55,727.24
Less losses on risks reinsured in companies authorized in Connecticut	\$30,662.05 6,022.45

Less losses on risks reinsured in companies authorized in Connecticut	6,022.45
Net losses paid	\$24,639.60
Less lesses on risks reinsured in companies authorized in Connecticut	\$36,275.15 6,563.63
Not logger theywood	#20 711 FO

#### Schedule C. Loans on Collateral.

	Par value.	Market value. At	mount loaned.
250 shs. Old Dominion Co	\$6,250.00	\$12,500.00 }	
50 " General Electric Co	5,000.00	6,950.00	
25 " Union Pacific R. R., com	2,500.00	3,850.00	\$25,000.00
\$10,000, Southern Cal. Edison, 5%, 1939	10,000.00	9,100.00	
100 shs. United Fruit Co	10,000.00	16,200.00	
100 " W. H. McElwain Co., 1st pref	10,000.00	9,900.00 }	25,000.00
\$7,000, Dominion Coal Co., 5%, 1940	7,000.00	6,790.00 ]	
200 shs. United Fruit Co	20,000.00	32,400.00	25,000.00
\$12,000, City of Boston, 41/4 %, 1920	12,000.00	12,000.00 }	
150 "Osceola Cons. Mining Co	3,750.00	11,400.00 \	05 000 00
200 " U. S. Smelting, com	. 10,000.00	8,200.00	25,000.00
200 " American Zinc L. & S. Co	5,000.00	3,600.00 ∫	
Totals	\$101.500.00	\$132,890,00	\$100,000.00

Schedule D. Bonds and Stocks owns	d by the Comp	any.	
GOVERNMENT BONDS: -	Book value.	Rate.	Market value.
Imperial Japanese, 4¼%, 1925 United States, 4%, 1925	\$11,105.25	88	\$11,000.00
United States, 4%, 1925	75,000.00	112	84,000.00
STATE, COUNTY, AND MUNICIPAL BONDS:  Albany, N. Y., 4½%, 1963  Baltimore, Md., 4%, 1954  Baltimore, Md., 4%, 1958  Boston, Mass., 4%, 1927  Boston, Mass., 4%, 1923  Buffalo, N. Y., 4%, 1931  Cambridge, Mass., 4%, 1928  Cincinnati, Ohio, 4½%, 1943  Columbus, Ohio, 5%, 1914  Concord, N. H., 3½%, 1923  Concord, N. H., 3½%, 1923  Concord, N. H., 3½%, 1923  Concord, N. H., 3½%, 1924  Dallas, Texas, 4%, 1947  Duluth, Minn., 4%, 1936  Duluth, Minn., 4½%, 1940  East Portland, Oregon, 6%, 1921  Georgia State, 4½%, 1945  Hillsborough County, N. H., 4%, 1915  Jersey City, N. J., 4½%, 1938  Kansas City, Mo., 4%, 1924  Kansas City, Mo., 4%, 1924  Lowell, Mass., 4½%, 1915  Manchester, N. H., 4%, 1915  Manchester, N. H., 4%, 1915  Manchester, N. H., 4%, 1915  Memphis, Tenn., 4%, 1937  Milwaukee, Wis, 4½%, 1929  Minneapolis, Minn., 4%, 1929  Minneapolis, Minn., 4%, 1929  New Britain, Conn., 4%, 1929  New Haven, Conn., 4%, 1938  New York City, 4%, 1956  New York City, 4%, 1957  New York City, 4%, 1950  New York State, 4%, 1962  Omaha, Neb., 4½%, 1963  New York State, 4%, 1940  Portland, Ore., 5%, 1923  Portsmouth, Va., 4½%, 1940  Providence, R. I., 4%, 1921  Rockingham County, N. H., 4%, 1918  Saginaw, Mich., 4%, 1924  Schenetdady, N. H., 4%, 1921  Rockingham County, N. H., 4%, 1918  Saginaw, Mich., 4%, 1924  Schenetdady, N. Y., 4½%, 1935  Schenetdady, N. Y., 4½%, 1935			
Albany, N. Y. 416 %, 1963	25,000.00	102	25,500.00
Baltimore, Md., 4%, 1954	21,500.00	95	20,425.00 23,750.00
Baltimore, Md., 4%, 1958	25,000.00	95	23,750.00
Boston, Mass., 4%, 1927	15,000.00 25,000.00	100 100	15,000.00 25,000.00
Boston, Mass., 4%, 1923	10,000.00	100	10.000.00
Buffalo, N. Y., 4%, 1931	14,899.95	98	10,000.00 14,700.00
Cambridge, Mass., 4%, 1928	10,000.00	98	9,800.00
Columbus Ohio 5% 1914	15,000.00 10,000.00	104 100	15,600.00 10,000.00
Concord, N. H., 4%, 1922	5,000.00 2,000.00 8,000.00 19,200.00	100	5,000.00
Concord, N. H., 31/2 %, 1923	2,000.00	100 93	5,000.00 1,860.00
Concord, N. H., 3½%, 1924	8,000.00	93 90	7,440.00 18,000.00
Duluth Minn 4% 1936	9,675.00	93	9 300.00
Duluth, Minn., 4½%, 1940	15,000.00	100	15,000.00 27,500.00
East Portland, Oregon, 6%, 1921	15,000.00 25,000.00	110	27,500.00
Georgia State, 4½ %, 1915	10,000.00 16,000.00	100 100	10,000.00 16,000.00
Jersey City, N. J., 416 %, 1961	25.000.00	104	26,000.00
Kansas City, Mo., 4%, 1924	14,775.00 15,000.00 9,900.00	98	14,700.00 15,300.00
Kansas City, Mo., 41/2 %, 1933	15,000.00	102	15,300.00
Kansas City, Mo., 4%, 1924	9,900.00 7,500.00	98 100	9,800.00 7,500.00
Manchester, N. H., 4%, 1913-24	7,500.00 49,248.00	100	EO 000 00
Manchester, N. H., 4%, 1915	15,000.00 29,775.00 15,000.00	، 100	15,000.00 27,000.00
Memphis, Tenn., 4%, 1937	29,775.00	90	27,000.00
Milwaukee, Wis., 4½%, 1929	14,743.50	108 99	15,450.00 14,850.00
Nashua, N. H., 4%, 1931	15,000.00	100	15.000.00
Newberry, South Carolina, 41/4 %, 1949	10,000.00	100	10 000 00
New Britain, Conn., 4%, 1939	9,962.50 15,000.00	96 99	9,600.00 14,850.00
New York City, 4%, 1956	9,997.00	96	9,600.00
New York City, 4%, 1957	30.000.00	103	9,600.00 80,900.00
New York City, 4½%, 1963	20,000.00 30,000.00	103	20,600.00 30,000.00
New York State, 4%, 1962	24,937.50	100 100	25,000.00
Pawtucket, R. I., 4%, 1950	19.800.00	95	19,000.00
Portland, Ore., 5%, 1923	25,000.00	105	26,250.00
Portsmouth, Va., 4½%, 1940	9,900.00	96 99	9,600.00 19,800.00
Rockingham County, N. H. 4%, 1918	25,000.00 9,900.00 20,000.00 5,000.00	100	5.000.00
Saginaw, Mich., 4%, 1924	10.000.00	96	9.600.00
St. Paul, Minn., 4%, 1940	19,925.00	95	19.000.00
Santa Barbara, Cal., 4½%, 1930	20,000.00	98 103	19,600.00 10,800.00
Seattle, Wash., 41, 96, 1927	10,000.00 10,000.00	99	9,900.06
Spartanburg, S. C., 41/2 %, 1932	10.000.00	100	10,000.00
Sagnaw, Mich., 4%, 1924 St. Paul, Minn., 4%, 1940 Santa Barbara, Cal., 4½%, 1935 Schenectady, N. Y., 4½%, 1930 Seattle, Wash., 4½%, 1927 Spartanburg, S. C., 4½%, 1932 Springfield, Mass., 4%, 1917	25,000.00	100	25,000.00
RAILROAD BONDS: —  Atchison, Topeka & Santa Fé, 4%, 1995 Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 4½%, 1923-33 Bangor & Aroostook, 4%, 1951 Bangor & Aroostook, 5%, 1937 Boston & Maine, 4%, 1926 Brooklyn Rapid Transit, 4%, 2002 Buffalo, Rochester & Pittsburgh, 4½%, 1957 Canada Southern, 5%, 1962 Central R. R. Co. of New Jersey, 5%, 1987 Chesapeake & Ohio, 5%, 1989 Chicago, Burlington & Quincy, 4%, 1922 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Milwaukee & St. Paul, 3½%, 1989 Chicago, Milwaukee & St. Paul, 4%, 1934 Chicago, Milwaukee & St. Paul, 4½, 1934 Chicago, Milwaukee & St. Paul, 4½, 1917-32 Chicago Junction, 4%, 1945	46.100.00	93	46,500.00
Atlantic Coast Line, 4%, 1952	46,100.00 46,275.00 5,730.00	88	44,000.00
Baltimore & Ohio, 41/2 %, 1923-33	5,730.00	91	5.460.00
Bangor & Aroostook, 4%, 1951	9,575.00	75 95	7,500.00
Roston & Maine 4%, 1926	25,000.00 24,400.00	82	20.500.00
Brooklyn Rapid Transit, 4%, 2002	24,400.00 24,156.25	88	23,750.00 20,500.00 22,000.00
Buffalo, Rochester & Pittsburgh, 41/2 %, 1957	10,000.00	100	10.008.00
Canada Southern, 5%, 1962	25,000.00 25,000.00	105 114	26,250.00 28,500.00
Chesapeake & Ohio, 5%, 1989	25,000.00 25,000.00 16,758.00 20,000.00	105	28,500.00 26,250.00
Chicago, Burlington & Quincy, 4%, 1922	16,758.00	100	18,000.00
Chicago, Burlington & Quincy, 3½%, 1949		82 117	32,800.00 23,400.00
Chicago, Milwaukee & St. Paul. 34%, 1989	20,000.00 25,000.00	81	20,250.00
Chicago, Milwaukee & St. Paul, 4%, 1934	28,625.00	90	22,500.00
Chicago, Milwaukee & St. Paul, 41/2%, 1917-32	25,000.00 23,625.00 18,000.00 40,000.00	101 85	18,180.00 84,000.00
Cincinneti Sandusky & Cleveland 5% 1928	10.000.00	102	10,200.00
Chicago, Milwaukee & St. Paul, 47, 96, 1917-32 Chicago Junction, 4%, 1945 Cincinnati, Sandusky & Cleveland, 5%, 1928 Cleveland, Col., Cincinnati & Indianapolis, 6%, 1934	25,000.00 20,000.00	113	28,250.00
Columbia & Greenville, 6%, 1916	20,000.00	102	20,400.00

Concord & Claremont, 4½%, 1914 Concord & Montreal, 4%, 1920 Concord & Montreal, 3½%, 1920 Concord & Montreal, 4%, 1918 Delaware & Hudson, 4%, 1916 Delaware & Hudson, 4½%, 1922 Fitchburg, 4%, 1927 Grand Rapids, Belding & Saginaw, 5%, 1924 Illinois Central, 4½%, 1917 Indianapolis & St. Louis, 7%, 1919 Kansas City Terminal, 4%, 1960 Kentucky Central, 4%, 1987 Lake Shore & Michigan Southern, 4%, 1928 Lake Shore & Michigan Southern, 4%, 1921 Lake Shore & Michigan Southern, 4%, 1921 Lake Shore & Michigan Southern, 4%, 1921 Lehigh Valley Terminal, 5%, 1941 Manchester & Lawrence, 4%, 1922 Michigan Central, 4%, 1929 Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938 Minneapolis, St. Paul & Sault Ste. Marie, 5%, 1915 Missouri Pacific, 6%, 1920 Montana Central, 5%, 1937 New York Central & Hudson River, 4%, 1925 New York Central & Hudson River, 4%, 1925 New York Central & Hudson River, 4½%, 1925 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 4%, 1956 New York, New Haven & Hartford, 4%, 1956 New York, New Haven & Hartford, 4%, 1956 Northern Pacific-Great Northern, 4%, 1921 Northern Pacific-Great Northern, 4%, 1951 Northern Pacific-Great Northern, 4%, 1952 Oregon Short Line, 6%, 1922 Oregon Short Line, 6%, 1924 Terminal R. Assoc. of St. Louis, 5%, 1947 Tlokedo, St. Louis & Western, 3½%, 1925 Union Pacific, 4%, 1947 Utah & Northern, 4%, 1923 Wisconsin Central, 4%, 1949  Miscellaneous Bonds:  Adams Express Co., 4%, 1948	Book value.	Rate.	Market value.
Concord & Claremont, 41/2 %, 1914	30,000.00	100	30,000.00
Concord & Montreal, 3%, 1920	100,000.00 25,000.00	95 89	95,000.00 22,250.00 37,200.00 24,360.00
Concord & Montreal, 4%, 1920	40,000.00 27,895.00	93 87	37,200.00
Delaware & Hudson, 4%, 1916	27,895.00 12,000.00	87 97	24,360.00 11,640.00
Delaware & Hudson, 4 1/2 %, 1922	29,500.00	101	30,300.00
Grand Rapids, Belding & Saginaw 5%, 1924	40,000.00 8,000.00	91 93	36,400.00
Illinois Central, 41/2%, 1917	8,000.00 11,940.00	99	7,440.00 11,880.00
Indianapolis & St. Louis, 7%, 1919	18,000.00 24,250.00	106	19,080.00
Kentucky Central, 4%, 1987	23,687.50	91	23,500.00 22,750.00
Lake Shore & Michigan Southern, 4%, 1928	23,687.50 25,917.50 23,250.00	89	23,140.00 22,250.00
Lehigh Valley Terminal, 5%, 1941	35,000,00	108	37,800.00
Maine Central, 4%, 1914	24,843.75	100	25,000.00
Michigan Central, 4%, 1929	24,843.75 25,000.00 18,575.00	97 101 93 99 106 94 91 89 108 109 97 84 100 100 104 106 85	24,250.00 16,800.00
Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938	20 000 00	90	18,000.00
Missouri Pacific, 6%, 1920	9,975.00 10,000.00 24,250.00 9,983.10	104	10,000.00 10,400.00
Montana Central, 5%, 1937	24,250.00	106	26,500.00 8,500.00
New York Central & Hudson River, 4%, 1934		98	24.500.00
New York Central Lines, 5%, 1919	28,800.00	100 105	30,000,00
New York, New Haven & Hartford, 5%, 1948	28,800.00 18,200.00 16,500.00 15,000.00	105 68	19,110.00 11,220.00 13,500.00
New York, New Haven & Hartford, 4%, 1954	15,000.00	90	13,500.00
Northern Pacific 4% 1996	85,000.00 24 968 75	95 90	161,500.00 22,500.00
Omaha Street, 5%, 1914	85,000.00 24,968.75 25,000.00 9,612.50	90 100 89	22,500.00 25,000.00 8,900.00
Oregon Short Line, 4%, 1929		89 110	8,900.00 <b>22,</b> 000.00
Oregon Short Line, 5%, 1946	25,000.00 25,000.00 20,000.00 20,000.00 9,800.00	106	26.500.00
Pennsylvania Company, 4%, 1931	20,000.00	92 98	18,400.00
Richmond — Washington Co., 4%, 1943	9,800.00	91	9,100.00
Rock Island Frisco Terminal, 5%, 1927		9 <b>4</b> 76	9 400 00
Sullivan County, 4%, 1924	18,300.00 25,000.00 25,000.00 22,437.50	76 93 104 81	15,200.00 23,250.00 26,000.00 20,250.00
Terminal R. Assoc. of St. Louis, 5%, 1944	25,000.00 22,437,50	104	26,000.00
Union Pacific, 4%, 1947	9,900.00	96	9,600.00
Vickshurgh & Maridian 6% 1921	11,700.00 25,000.00	95 102	11,400.00 25,500.00
West End Street, 41/2%, 1923	9,900.00 11,700.00 25,000.00 25,000.00	96 95 102 98	24,500.00
Wisconsin Central, 4%, 1949	23,218.75	86	21,500.00
MISCELLANEOUS BONDS: —	10 881 00	74	10 500 00
Adams Express Co., 4%, 1947	19,881.00 4,000.00	7 <u>4</u> 98	18,500.00 14,800.00
American Locomotive, 5%, 1917	49,875.00	98	49,000.00 46,750.00 13,440.00
Amer. Telephone & Telegraph Co., 41/2%, 1915-33	<b>54</b> ,600.00 <b>13</b> ,993.80	85 96	13.440.00
Berlin Mills Company, 5%, 1920	24,125.00	95 } 95 }	47,500.00
General Electric Company, 5%, 1952	24,125.00 24,125.00 4,987.50 49,750.00	103	5,150.00
Great Northern Paper Co., 5%, 1927	49,750.00	103 ' 102	51,000.00
Manchester Traction, Lt. & Pr. Co., 5%, 1921	9,475.00 99,475.00	83 103	8,300.00 103,000.00
Massachusetts Gas, 4½ %, 1929	99,475.00 48,934.37 20,000.00	סע	48,000.00
Minneapolis Gas Light Co., N. J., 5%, 1939	50,000.00	70 100	14,000.00 50,000.00
New England Tel. & Tel. Co., 5%, 1982	25.000.00	100	25,000.00
Swift & Co., Chicago, 5%, 1914	10,000.00 25,000.00	100	10,000.00 25,000.00
United Fruit Company, 41/2%, 1925	10,000.00 25,000.00 24,125.00	92	25,000.00 23,000.00
United States Steel, 5%, 1963	19,025.00 25.000.00	100 92 100 99 94 95	20,000.00 24,750.00
Western Tel. & Tel. Co., 5%, 1932	16,000.00	94	15,040.00
MISCELLANEOUS BONDS:—  Adams Express Co., 4%, 1948  Adams Express Co., 4%, 1947  American Locomotive, 5%, 1917  American I. & Tel. Co., 4%, 1929  Amer. Telephone & Telegraph Co., 4½%, 1915-33  Berlin Mills Company, 5%, 1920  Berlin Mills Company, 5%, 1925  General Electric Company, 5%, 1952  Great Northern Paper Co., 5%, 1927  Illinois Steel Company, 4½%, 1940  Manchester Traction, Lt. & Pr. Co., 5%, 1921  Metropolitan Steamship Co., N. J., 5%, 1939  Metropolitan Steamship Co., N. J., 5%, 1939  Minneapolis Gas Light Co., 5%, 1930  New England Tel. & Tel. Co., 5%, 1932  People's Gas Light & Coke Co., Chicago, 5%, 1947  Swift & Co., Chicago, 5%, 1914  United States Steel, 5%, 1963  Utah Company, 4½%, 1925  Utah Company, 6%, 1917  Western Tel. & Tel. Co., 5%, 1932  Western Union Tel. Co., 5%, 1938	25,000.00	95	23,750.00
RAILBOAD STOCKS:	10.000.00		0.400.6-
100 shs. Atchison, Topeka & Santa Fé, com 200 "Atchison, Topeka & Santa Fé, pref	10,000.00 20,000.00	94 98	9,400.00 19,600.00
100 "Baltimore & Ohio, com.		92	9,200.00
100 "Baltimore & Ohio, com. 100 Baltimore & Ohio, pref. 200 Boston & Albany	8,650.0 <del>0</del> 20,000.00	81 190	8,100.00 38,000.00
FIRE 32			,

		Book va	lue. Rate.	Market value.
300 shs.	Boston & Maine, com	80,000	J.00 44	13,200.00
100 "	Boston & Maine, pref	10,000 23,125	0.00 58 5.00 28	5,800.00 7,700.00
275 "	Chicago Great Western, pref	23,125	5.00 28	7,700.00
200	Chi. Junc. & Union Stock Yards Co., pr	ef. 20,000	0.00 105 5.00 100	21,000.00 50,000.00
500 " 500 "	Chicago, Milwaukee & St. Paul, Com.	50,000	0.00 140	70,000.00
1375 "	Chicago & North Western, com	137.500	0.00 127	174,625.00
33 "	Chicago Great Western, pret. Chi. Junc. & Union Stock Yards Co., pr Chicago, Milwaukee & St. Paul, com. Chicago, Milwaukee & St. Paul, pref. Chicago & North Western, com. Chicago, Rock Island & Pacific Concord & Montreal	47,175 50,000 137,500 3,300	0.00 110	3,630.00
150 "	Concord & Montreal	15,000	).UU 118	17,700.00
20	Concord & Montreal	2,500	0.00 118 0.00 120	2,950.00 <b>6</b> 0,000.00
500	Delaware & Hudson Co	50,000 50,000	0.00 153	76,500.00
500 " 100 "	Fitchburg, pref. Great Northern, pref. Great North, pref. new st'k, 80% p. Illinois Central Lehigh Valley Co.	9,200		8,300.00
300 "	Great Northern, pref	30,000	0.00 126	37,800.00
30 "	Great North., pref. new st'k, 80% p	aid 2,400	0.00 126	3,024.00
800 "	Illinois Central	79,906	3.10 108	86,400.00
¥00	Lehigh Valley Co	20,000 29,205	0.00 <b>149</b> 5.00 <b>91</b>	29,800.00 27,300.00
300 " 1250 "	Maine Central New York Central & Hudson River New York, New Haven & Hartford Northern, New Hampshire Northern Pacific Co. Norwich & Worcester, pref.	125.000	0.00 92	115,000.00
323 "	New York, New Haven & Hartford	125,000 32,300 13,000	0.00 76	24,548.00
130 "	Northern, New Hampshire	13,000	0.00 100	13,000.00
200 "	Northern Pacific Co	20,000	).UU IUS	21,800.00
90	Norwich & Worcester, pref	5,000	0.00 175 0.00 110	8,750.00 28,600.00
260 " 3025 "			0.00 109	164,862.50
200 "	Pennsylvania Pitts., Fort Wayne & Chicago Ry.	Co. 20.000	0.00 155	31,000.00
40 "	Suncook Valley	4,000	0.00 50	2,000.00
189 "	Suncook Valley	16,615	5.93 89	16,821.00
500 "	Union Pacific, pref	45,125	5.00 85	42,500.00
	BANK STOCKS:			
10 cha	Eveter Banking Co Eveter N H.	1,000	0.00 240	2,400.00
80 "	First National Concord, N. H.	8,000	0.00 320	25,600.00
, 50 "	First National, Peterborough, N. H.	8,000 5,000	0.00 125	6,250.00
24 "	Laconia National, Laconia, N. H	2,400	0.00 100	2,400.00
50 "	Lancaster National, Lancaster, N. H.	2,400 5,000 H., 13,000	0.00 115	5,750.00 17,550.00
130 "	Exeter Banking Co., Exeter, N. H. First National, Concord, N. H. First National, Peterborough, N. H. Laconia National, Laconia, N. H. Lancaster National, Lancaster, N. H. Merchants Nat. Bank, Manchester, N. Pemigewasset National, Plymouth, N.	H. 6,000	0.00 135 0.00 210	12,600.00
60	remigewasset National, 113 mouta, 11.			,
	MISCELLANEOUS STOCKS:	1.00		10,000,00
	Adams Express Co	1,000 20,000	0.00 100	10,000.00
200 " 500 "	American Express Co		0.00 102 0.00 114	57.000.00
680 "	American Tel. & Tel. Co	63,699	9.00 <b>119</b>	20,400.00 57,000.00 80,920.00
1475 "	Amoskeag Mig. Co., Man'ter., N. H., co	m. 56,100	$0.00 \begin{array}{c} 61 \\ 99 \end{array}$	89,975.00
850 "	Amoskeag Mig. Co., Man'ter, N. H., pr	ef. 50,100	0.00 / 99	84,150.00
800 "	Cons. Gas Co. of New York	30,000	0.00 <b>131</b> 0.00 <b>50</b>	39,300.00 300.00
0 "	Memehastan N H Gas Light Co	2,100		18,125.00
21 " 300 "	Massachusetts Gas Co., Dref	23,300	0.00 90	27,000.00
100 "	American Sugar Refining Co., pref. American Tel. & Tel. Co. Amoskeag Mfg. Co., Man'ter., N. H., co. Amoskeag Mfg. Co., Man'ter, N. H., pr. Cons. Gas Co. of New York General Adjust. Bureau, New York Manchester, N. H., Gas Light Co. Massachusetts Gas Co., pref. Nashua Card, Gummed and Coated Par Co., pref., Nashua, N. H. National Biscuit Co., pref. National Sugar Refining Co.	per		
	Co., pref., Nashua, N. H.	10,000	0.00 75	7,500.00
200 "	National Biscuit Co., pref	20,000	0.00 119 0.00 93	23,800.00 9,300.00
100	National Sugar Reining Co	10,000 39,200	).00 153	91,800.00
600 " 10 "	Pullman Company Sanborn Map Co. Southern Adjust. Bureau of Atlanta,	1,000	0.00 300	3,000.00
	Southern Adjust. Bureau of Atlanta,	3a. 200	0.00	200.00
10 "	Underwriters' Salvage Co., of Chicago	1,000	0.00 100	1,000.00 400.00
4 "	Underwriters' Salvage Co., of Chicago Underwriters' Salvage Co. of New Y. Wells, Fargo & Co. Western Adjust. & Insp. Co., Chicago	ork 400	0.00 <b>100</b>	
50 "	Wells, Pargo & Co	100	0.00 100	100.00
102 she	Western Union Telegraph Co	8,326	5.00 58	
102 0110.				\$5,127,811.50
	Totals	\$4,708,522	U	φυ, 12 ε, 011.00
	Schedule X. Unite	ted Assets		
	Date dropped	Par	Actual	Market value
	from statement.	value.	cost.	Dec. 31, 1913.
Metrop. S	Steamship Co. of N. J. 1910	\$1,000.00	\$1,000.00	\$0.00
Cent. Loa	n & Land Co., Series B 1910	1,800.00 }	1,800.00	uncertain
Cent. Loa	Steamship Co. of N. J. 1910 n & Land Co., Series B 1910 n & Land Co., Series C 1910	100.00 j		
		\$2,900.00	\$2,800.00	• • • • • •

## NIAGARA FIRE INSURANCE COMPANY,

#### NEW YORK, N. Y.

## Commenced Business, August, 1850.

CAPITAL STOCK.

Amount of ledger assets December 31, 1912 ..... \$6,708,909.30

Amount of capital paid up in cash :..... \$1,000,000.00

HABOLD	HERRICK.	President.

GEORGE W. DEWEY, Secretary.

	IN	COME.	•
Gross premiums re-	Fire.	Marine and Inland.	
year	\$4,785,203.75	\$35,549.43	
Deduct reinsurance,	•		
\$849,108.04 and return premium	, R.		
<b>\$</b> 729,804.43	•	5,400.50	
Received for prems.	\$3,211,691.78	\$30,148.93	\$3,241,840.71
Gross interest on mort	gage loans	\$26,716.05	
Gross interest on bor	ids and divi-		
dends on stocks		269,188.07	
Gross interest on depos	sits	2,903.15	
Gross interest on unlis	ted assets	170.00	
Gross interest on depos	it with Phila-		
delphia Underwriters	٠	3.15	
Total gross interes	t		298,980.42
Deposit with Brooklyn	Trust Co. with	drawn	943.05
Deposit with Diodelja	maly charged of	f	1,094.23
Agents' balances previo	usiy charged or		
•			;

Total income .....

3,542,858.91

	DISBUK	Sements.	
	Fire.	Marine and Inland.	
Gross amount paid policy-holders for losses (including \$249,400.02 occurring in previous years)	<b>\$1,900,490.61</b>	<b>\$13,382.98</b>	
\$245,556.35 and for discount, \$42.75	257,817.33	325.00	
Net amount paid polic	y-	410.057.00	A1 055 791 00
holders for losses	\$1,642,673.28	\$13,057.98	\$1,655,731.26
Expenses of adjustmen	it and settlement	of losses	40,198.80
Commissions or broke	rage		624,189.00
Salaries, \$71,271.75,	and expenses, \$	57,813.64, of	
special and general	agents		129,085.39
Salaries, fees, and a	ll other charge	of officers,	
directors, trustees,	and home-office e	mployees	200,654.47
Rents		• • • • • • • • • • •	41,144.90
Advertising, \$3,871.35	s; printing and	l stationer <b>y</b> ,	
\$33,042.47			36,913.82
Postage, telegrams, te	lephone, and exp	ress	23,606.17
Legal expenses			<b>6</b> ,037.88
Furniture and fixture	s		8,167. <b>20</b>
Maps, including corre	ctions		21,414.66
Underwriters' boards	and tariff associa	tions	39,880.45
Fire department, fire	e patrol and s	alvage corps	
assessments, fees, to	ves and expense	8	12,001.00
Inspections and surve	79		21,183.10
State taxes on premiu	ys		72,506.54
Insurance-department	licenses and fees		15,059.89
Federal corporation t	ilenses and ice		2,643.01
Municipal licenses	HA		7,896.90
Municipal licenses  State licenses			3,586.21
State licenses			2,877.86
Internal revenue tax			2,450.95
Christmas gratuities			1,306.07
Commercial reports .			3,322.34
Exchange			32.56
Duty			2,821.72
Subscriptions to pape	rs and periodica	15	_,~

NIAGARA FIRE INSURANCE CO	UMIPANI.	301
Premiums on fidelity bonds	250.50	
Premiums on office furniture and flxtures	322.76	
Paid stockholders for interest or dividends (amount	022.,0	
declared during the year)	980 000 00	
Agents' balances charged off	250,000.00 175.49	
Agents barances charged on	175.49	
Total disbursements		3,225,460. <b>90</b>
Balance		\$7,026,307.31
LEDGER ASSETS.		
Mortgage loans on real estate	<b>\$563,</b> 000.00	
\$3,636,037.14 (Schedule D)	5,477,195.39	
Cash in company's office	1,995.79	
Deposits in trust companies and banks not on in-		
terest	168,084.46	
Deposits in trust companies and banks on interest	235,124.71	
Agents' balances, under three months due	550,225.36	•
Agents' balances, over three months due	30,681.60	•
Total ledger assets, as per balance	•••••	\$7,026,307.31
Non-Ledger Assets.		
	Accrued.	
Interest on mortgages	<b>\$7,644.77</b>	
Interest on bonds	23,240.57	
Interest on deposits	943.15	
Total interest accrued		31,828.49
Gross assets	• • • • • • • • • • • • • • • • • • • •	<b>\$7</b> ,058,135.80
•		
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written	400 001 00	
prior to October 1, 1913	\$30,681.60	
Book value of bonds and stocks over market value	110 500 60	
(Schedule D)	110,532.39	
Total		141,213.99
Total admitted assets		<b>\$6,916,921.81</b>

		TES.

Gross losses adjusted and unpaid	
31 not reported	
Gross claims for losses resisted	
Total	
Deduct reinsurance due or accrued 69,734.52	
Net amount of unpaid losses and claims	\$256,371.54
Unearned premiums on fire risks \$3,081,353.98	
Unearned premiums on inland navigation risks 15,074.46	
Total unearned premiums	3,096,428.44
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,710.00
Estimated federal, state and other taxes hereafter payable	50,000.00
Contingent commissions or other charges due or accrued	6,000.00
Total liabilities, except capital	<b>\$3,413,509.98</b>
Surplus over all liabilities	
Surplus as regards policy-holders	3,503,411.83
Total	\$6,916,921.81

#### SPECIAL DEPOSITS

(Showing deposits not held for protection of all policy-holders.)

(DECWING COPUSING NOT ECIC TO: PICTOCHICE OF	posso, morace	<b></b> /
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Virginia  New Mexico  Canada,  Georgia  Special deposits in excess of corresponding liabilities. \$1	\$50,715.00 10,100.00 90,100.00 10,100.00 .9,999.02	\$30,715.98 10,801.52 114,176.61 27,342.64

#### RISKS AND PREMIUMS, 1913.

	Fire.		MARINE AND INLAND.	
	Risks.	Premiums.	Risks.	Premiums.
In force Dec. 31, 1912 Written or renewed during	\$671,561,702	\$6,818,051.74		
the year	443,043.075	4,785,203.75	\$1,273,780	<b>\$</b> 35,549.43
reinsurance	• • • • • • • • • • • • • • • • • • • •	8,389.67		
Totals	\$1,114,604,777	\$11,611,595.16	\$1,273,780	\$35,549.43
marked off as terminated	408,499,807	4,500,102.95	212,580	5,101.34
In force at the end of the year 1913 Deduct amount reinsured	\$706,105,470 112,740,933	\$7,111,492.21 1,162,950.15	\$1,061,200 16,535	\$30,445.09 299.16
Net amount in force December 31, 1913		\$5,948,542.06	\$1,044,665	\$30,148.93

RECAPIT	ULATION OF FIRE R	ISKS AND PREMIUR	48.	
Year. Written. Term.	Amount.	Gross premiums charged. Un	nearned.	Premiums unearned.
1913 One year or less		\$1,985,032.46	1-2	\$992,516.23
1912 1913 } Two years	1,118,758	7,902.42	1 /	1,975.60
1911 )	1,636,919 96,529,255	11,547.86 843.102.26	3-4 1-6	8,660.89 140,517.03
1912 } Three years	96,529,255 107,514,790 122,072,438	843,102.26 928,802.89 1,055,841.24	ī-2	464,401.44 879,867.69
1913	122,072,438 492,84 <b>7</b>	1,055,841.24 5,148.14	3-4 1-6 1-2 5-6 1-8	879,867.69 64 <b>3.</b> 52
1911	<b>522 922</b>	4,050.77	A-A	1.519.03
1012	677,862 730,220	6,083.90 6 489 28	5-8 7-8	3,802.43 5,678.11
1909 ]	677,862 730,220 15,849,208 17,369,233	6,489.28 184,287.99 196,707.23	1-10 3-10	18,428.80
1910   1911   Five years	17,369,233 20,090,618	196,707.23 226,402.35	3-10 1-2	59,012.17 113 201 17
1912	21,221,046	236.088.64	7-10	113,201.17 165,262.05
1913 J Ovér five years	22,032,383 200,455	249,322.68 1,732.00 p	9-10 ro rata	224,390.36 1,477.46
· -				<del></del>
Totals	\$593,364,537	\$5,948,542.06		\$3,081,353.98
	GENERAL INTERR		. : .	
Largest gross aggregate a anywhere in the United reinsurance, whether the	mount insured in States, without an	any one hazard y deduction whate	located ver for	
panies?	anw's stock owned	hw the directors	Answer	<b>\$1</b> 50,000.0 <b>0</b>
value:	. <b></b>	. <b></b>	Answer	<b>347,7</b> 50.00
				None.
Total amount loaned to direct amount loaned to stoe What interest, direct or in of any other insurance co is a majority of the capita directly or indirectly, by	direct has this com	pany in the capita	al stock	None.
of any other insurance co	mpany?	nany owned or con	Answer	Nonc.
directly or indirectly, by	any other corporati	on?	Answer	No.
Has this company guarantee now in force?	eu policies issueu bj	any other compa	ny, and	· No.
	Business in Conne			Fire.
				\$6,447,979.00
Gross risks written Less \$1,067,343.00 risks panies authorized in	canceled, and \$91,88 Connecticut	56.00 reinsurance	in com-	1,159,199.00
Net risks written		<b></b>		\$5,288,780.00
Gross premiums on risks w	ritten			\$65,518.45
Gross premiums on risks w Less \$6,683.79 return pr surance in companies	remiums, and \$1,01 authorized in Conn	9.68 premiums fo	r rein-	7,703.47
Net premiums received Losses paid				\$57,814.98 \$17,513.09
Less losses on risks reini	sured in companies	authorized in Con		14.82
Net losses paid		• • • • • • • • • • • • • • • • • • • •		\$17,498.27
Less losses on risks rein	eain companies	authorized in Con	nections	\$16,928.62 14.82
	_			<del></del>
Net losses incurred		• • • • • • • • • • • • • • • • • • • •	• • • • • •	\$16,913.80
	. Bonds and Stocks		npany.	
STATE, COUNTY, AND B	MUNICIPAL BONDS:	Book value.		
Albuquerque, New Mexico,	41/2%, 1929	\$10,680.00 11,392.50	0 98 0 100	\$9,800.00
Georgia State, 41, %, 1915 Manchester, Va., 4%, 1935		25,031.2	5 <b>95</b>	10,000.00 23,750.00
New York City, 41/4 %, 196	0	205,482.80	100	200,000.00
New York City, 3%, 1954		84,460.0 58,012.5	0 85	23,750.00 200,000.00 78,720.00 55,250.00
New York City, 414%, 196	2	50,437.50 38,572.0	0 100	50,000.00
New York City, 3½%, 1918	4	35,550.00	0 85	38,800.00 34,000.00
New York City, 31/26, 195	4	25,882.5 13,500.2	0 85	24,650.00
New York City, 8%, 1954	.o	5,355.0	085	13,580.00 5,100.00
Georgia State, 44%, 1915 Manchester, Va., 4%, 1935 New York City, 44%, 1936 New York City, 44%, 1936 New York City, 3%, 1954 New York City, 34%, 1954 New York City, 34%, 1911 New York City, 34%, 191 New York City, 34%, 195 New York City, 34%, 196 New York City, 34%, 196 New York City, 34%, 1964 New York City, 34%, 1964 New York State, 4%, 1962 New York State, 4%, 1962		50,437.5	0 97	48,500.00
New York State, 4%, 1961 New York State, 4%, 1961		25,171.8 25,171.8	8 97 7 97	24,250.00 24,250.00
		•	-	

Norfolk, Va., 4%, 1936 Norfolk, Va., 5%, 1923 Richmond, Va., 4%, 1943 Richmond, Va., 4%, 1926 Portland, Ore., 5%, 1923 Portland, Ore., 5%, 1922 Winnipeg, Dominion of Canad  RALROAD Box Atchison, Topeka & Santa Fé Atlantic, Coast Line, 4%, 1952 Chesapeake & Ohio, 4½%, 11 Chicago, Milwaukee & St. Paul Chicago, Rock Island & Pacific Chicago, Rock Is	5%, 1917  914  , 4½%, 1932  c, 4%, 1934  5%, 1932  phis, 4%, 1936	93,280.00 99,125.00 23,007.00 42,588.89 92,296.25 100,250.00 60,095.13 48,375.00	Rate. 90 101 93 96 104 103 86 88 99 101 72 100 72 100 86	Market value. 10,800.00 505.00 13,950.00 480.00 141,200.00 41,200.00 8,600.00  88,000.00 23,230.00 23,230.00 23,230.00 24,000.00 71,000.00 50,000.00 50,000.00
Hackensack Water Co., N. J., Indiana Steel, 5%, 1952 Lake Gas Co., Ill., 6%, 1915 Liggett & Myers Tobacco Co., t P. Lorillard Co., 5%, 1951 Mortgage Bond Co. of N. Y., 4 N. Y. Gas, Elec. Light, Heat & U. S. Steel Corporation, 5%, 1  RAILROAD STOCK	%, 1966 k Pr. Co., 4%, 194 963	21,540.00 9 48,837.50 . 102,495.98	85 99 100 97 97 95 82 100	42,500.00 49,500.00 20,000.00 48,500.00 48,500.00 22,800.00 41,000.00
2000 shs. Atchison, Topeka & 1240  Atchison, Topeka & 2000  Baltimore & Ohio, ct 1300  Central of New Jers Chicago, Milwaukee C	ey & St. Paul, pref. & St. Paul, comern, comrg lle	. 285,923.88 . 58,034.06 . 57,361.72 . 188,269.70 . 18,837.50 . 256,764.50 . 37,200.00 . 34,682.50 . 260,028.90 . 139,625.45 . 18,886.25 . 38,531.25 . 19,700.00 . 166,694.23 . 464,015.00 . 88,680.57	100 94 93 290 1400 129 158 167 110 110 169 175 95	200,000.00 116,560.00 1186,000.00 877,000.00 84,000.00 50,000.00 15,800.00 241,200.00 34,800.00 248,000.00 121,000.00 125,900.00 125,900.00 17,500.00 17,500.00 185,000.00 17,500.00 17,500.00 17,500.00 17,500.00
BANK AND TRUST COMPAI 350 shs. Amer. Exchange Na 400 "New York Trust Co 200 "U. S. Mortgage & Tru MISCELLANEOUS STV	t., N. Y a, N. Y ust Co., N. Y	. 91,416.25	202 600 410	70,700.00 240,000.00 82,000.00
500 shs. American Car & Fo 3 "General Adjustment 250 "International Harves 250 "International Harves 14 "Louisville Property 100 "National Biscuit Co., 1000 "Pullman Company . 4 "Southern Adjustment 10 "Underwriters Salvage 5 "Underwriters Salvage 2000 "U. S. Steel Corporat	undry Co., pref. Bureau, N. Y., Ler Co. of N. J., pref. ter Corpor., pref. Co. pref.  Bureau Company of N. Y. Co of Chicago, Ill.	. 200.00 1,000.00 500.00 . 216,116.67	114 100 114 114 42 119 153 100 150 100	57,000.00 150.00 28,500.00 28,500.00 588.00 11,900.00 200.00 200.00 1,500.00 212,000.00 \$\$5,366,663.09
		Par Ac value. co	tual ost. 500.00	Market value Dec. 31, 1918. \$3,500.00

# THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF NEW YORK,

## NEW YORK CITY.

## Commenced Business, October, 1897.

E. G. RICHARDS, President.	J. F. HASTI	ngs, Secretary.
CAPITAL ST Amount of capital paid up in cash Amount of ledger assets December 31, 1912	\$200,000.00	
INCOME	<b>E.</b>	
Tre .	re.	
Gross prems. received during the year \$900 Deduct reinsurance, \$185,929.99 and return premiums,	4,151.27 2,289.93	
Gross interest on bonds and divi-	<b>ф041</b> ,001.04	1
	0.007.00	
•	3,867.20	
Gross interest on deposits	716.94	
Gross interest on deposit with Gen-		
eral Adjustment Bureau	40.00	
Gross interest on deposit with Phila-		
delphia Underwriters' Association	3.15	
Total gross interest	sets, viz.:	
	•	
Stocks	668.95 · 1,404.01	
Total income		627,892.64
Sum of both amounts		\$2,713,068.23

Fire.		
Gross amount paid policy-holders		
for losses (including \$53,413.71		
occurring in previous years) \$315,835.18		
Deduct amount received for salvage,		
\$4,162.50		
and for reinsur. in other companies,		
\$61,361.10		
Net amount paid policy-holders for losses	\$250,311.58	
Expenses of adjustment and settlement of losses	4,422.81	
Commissions or brokerage	140,185.23	
Allowances to local agencies for miscellaneous		
agency expenses	2,858.56	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	18,387.40	
Rents	2,489.93	
Advertising, \$10.60; printing and stationery,		
\$4,606.02	4,616.62	
Postage, telegrams, telephone, and express	3,224.65	
Legal expenses	376.25	
Furniture and fixtures	305.98	
Maps, including corrections	586.52	
Underwriters' boards and tariff associations	6,529.34	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	6,208.08	
Inspections and surveys	879.16	
State taxes on premiums	7,925.69	
Insurance-department licenses and fees	<b>2,513.46</b>	
Federal corporation tax	1,763.70	
Municipal taxes	217.77	
Paid stockholders for interest or dividends (amount		
declared during the year)	20,000.00	
Agents' balances charged off	1,387.21	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds \$488.88		
Stocks	1,157.83	
000.50	1,101.00	
Total disbursements		476,347.77
Balance		\$2,236,720.46

LEDGER ASSETS.	
Book value of bonds, \$1,480,809.95, and stocks,	
\$667,015.78 (Schedule D) \$2,147,825.73	
Deposits in trust companies and banks on interest 13,684.03	
Agents' balances, under three months due 68,440.48	
Agents' balances, over three months due 5,012.57	
Due from other insurance companies on losses paid 1,257.65	
Deposit with General Adjustment Bureau 400.00	
Deposit with Philadelphia Underwriters' Associat'n 100.00	
Total ledger assets, as per balance	\$2,236,720.46
/ NON-LEDGER ASSETS.	
Interest accrued on bonds	21,630.00
Gross assets	<b>\$</b> 2,258,350.4 <b>6</b>
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written	
prior to October 1, 1913 \$5,012.57	•
Book value of bonds and stocks over market value	
(Schedule D) 142,145.73	
Total	147,158.30
Total admitted assets	\$2,111,192.16
Total admitted assets	φ2,111,192.10
LIABILITIES.	
Gross losses adjusted and unpaid	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31 not reported	
Gross claims for losses resisted	
Total \$39,907.31	
Deduct reinsurance due or accrued 5,164.00	
N.A	<b>404 740 03</b>
Net amount of unpaid losses and claims	\$34,743.31
Unearned premiums on fire risks	503,043.82
Estimated federal, state and other taxes hereafter payable	1,200.00 12,500.00
Estimated lederal, state and other taxes hereafter payable	12,500.00
Total liabilities, except capital	\$551,487.13
Capital paid up in cash \$200,000.00	
Surplus over all liabilities	
Surplus as regards policy-holders	1,559,705.03
Total	\$2,111,192.16

	RISKS AND PREMIC	мя, 1913.		
	FIRE.		Risks.	Premiums.
In force December 31, 1912 . Written or renewed during t	he year		\$154,547,518 119,265,755	\$1,192,989.40 904,151.27
Totals Deduct those expired and ma	arked off as termina	rtég	\$273,813,273 113,344,515	\$2,097,140.67 863,495.41
In force at the end of the Deduct amount reinsured	ne year 1913		\$160,468,758 34,356,703	\$1,283,645.26 261,967.75
Net amount in force Dec	cember 81, 1913		\$126,112,055	\$971,677.51
RECAPITU Year.	LATION OF FIRE RIS	KS AND PE		Premiums
Written. Term.	Amount.	charged.	IIneerned	unearned.
1913 One year or less	\$48,230,274	\$345,403 15,702	3.41 1-2 3.77 1-4 3.34 3-4 3.99 1-6 3.60 1-2 3.80 5-6	\$172,750.90
1912 1913 Two years	2,648,929 1,951,351	15,702 12,509	1.77 1-4 1.94 9-4	8,925.69
1911 ໂ	16,579,845	121.904	.99 1-6	9,382.00 20,317.50
1912 } Three years 1913 }	19.849.012	121,904 133,175	.60 1-2	66,587.80 116,224.83
1913 J 1910 ]	18,835,041 223,286	139,469 3,561	.80 5-6 .40 1-8	116,224.83
1911	476 397	5,287	'55 SS	445.17 1,982.83
1911 1912 Four years	635,680 558,954 2,068,765 2,152,443	7.684	.95 58	4 803 09
1913 ]	558,954	5,842	.73 7–8	5,112.39
1909 1910	2,068,765 9 1 5 9 1 4 2	5,842 25,345 25,003	.50 1-10 .12 3-10	5,112.39 2,534.55 7,500.94
1911 Five years	8.658.320	43.544	.91 1–2	21.772.45
1912	3,944,669	43,567	.83 7 <b>–</b> 10	80,397.48 89,063.74
1913	3,944,669 4,264,799 33,300	43.404	.16 9–10	39,063.74
Over five years		269		242.46
Totals	\$126,112,055	\$971,677		\$503,043.82
G	ENERAL INTERRO	GATORIES	<b>5.</b>	
Largest gross aggregate an anywhere in the United S reinsurance, whether the	nount insured in s States, without any same be in admitte	ny one ha deduction d or non-a	azard located whatever for dmitted com-	4410.000.00
panies			Answer	\$140,000.00
value?			Answer	5,500.00
Total amount loaned to direct	ctors or other omcer kholders not officers	8 ?	Answer	None. None.
value?	ect, has this compan	y in the ca	pital stock of	
any other insurance comp	stock of this comps	ny owned	or controlled	None.
directly or indirectly. by a	- Yes. it is			
held in London by the he	ad office of the Nor	th British	& Mercantile	
Insurance Co. of London as	nd Edinburgh.			
Has this company guaranteed now in force?				No.
	USINESS IN CONNEC			Fire.
Gross risks written	noind and extraon	00 moin	anae in aam	\$2,598,230.00
Gross risks written Less \$817,411.00 risks can panies authorized in	Connecticut	reinsur	ance in com-	1,335,280.00
Net risks written				\$1,262,950.00
Gross premiums on risks wi Less \$3,706.84 return prem ance in companies au	ritten			\$22,585.45
Less \$3,706.84 return pren	niums, and \$5,208.03	2 premiums	for reinsur-	* -
ance in companies au	thorized in Connect	icut	• • • • • • • • • • • • • • • • • • • •	8,914.86
Net premiums received				\$13,670.59
Less losses on risks reinsu	ired in companies a	uthorized in	Connecticut	\$6,294.43 359.87
1				<b>PE</b> 004 F2
Net losses paid Losses incurred				\$5,934.56 \$6,405.43
Losses incurred Less losses on risks reinsu	ired in companies a	uthorized in	. Connecticut	857.87
Net losses incurred				\$6,047.56
		<del></del>		
Schedule D.	Bonds and Stocks	noned by ti	he Company.	
GOVERNMENT BO				Market value.
United States, registered, 8%				\$10,000.00
		¥	<b></b>	<b>.</b>

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY. 509

STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Brooklyn, 31/2 %, 1926	52,022.00	92	46,000.00
New York City, 31/2 %, 1929	55,435.00	91	48,230.00
New York City, 31/2%, 1937	26,501.00	88	22,000.00
New York City 346 % 1949	28,041.48	85	21,250.00
New York City, 31/2%, 1949	29,998.89	100	30,000.00
New York City, 41/2 %, 1957	53,607.00	104	52,000.00
New York State, 4%, 1961	53,134.55	97	48,500.00
•	00,101.00	٠.	20,000.00
RAILROAD BONDS:	47 000 04	07	43,500.00
Atchison, Topeka & Santa Fè, 4%, 1958	47,808.94 47,135.89	87 91	
Atlantic Coast Line, 4%, 1952	47,003.51	91	45,500.00 45,500.00
Chicago, Milwaukee & St. Paul, 41/2%, 1932	<b>5</b> 1,745.27	101	50.500.00
Chicago, Milwaukee & St. Paul, 4%, 1934	47,556.56	89	44.500.00
Chicago, Milwaukee & St. Faul, 470, 1004	49,985.06	98	46,500.00
Chicago, Milwaukee & St. Paul, 4%, 1989 Chicago & North Western, 4%, 1987	59,616.50	94	56.400.00
Chicago & Western Indiana, 4%, 1952	50,000.00	88	41,500.00
	65.094.19	94	61.100.00
Delaware & Hudson, 4%, 1943 Detroit Terminal & Tunnel Co., 41/2%, 1961	49,625.44	96	48,000.00
Great Northern, 44%, 1961	50.755.07	100	50.000.00
Grand Trunk, 41/2 %, 1920	28,852.12	96	28,800.00
Grand Trunk, 4½%, 1921	19,081.51	96	19,200.00
Lake Shore & Mich. Southern, 4%, 1928	46.329.61	89	44.500.00
Manhattan, 4%, 1990	50.408.59	89	44.500.00
New York Central & Hudson River, 4%, 1942	46,116,18	84	42,000.00
New York Central & Hudson River 314 % 1997	45,293.95	82	41,000.00
New York Central & Hudson River, 31/2%, 1997 New York Central & Hudson River, 31/2%, 1998	40,013.41	78	89,000.00
MISCELLANEOUS BONDS:			
N. Y. & Westchester Lighting Co., 4%, 2004	40,781.64	79	39,500.00
N. Y. & Westchester Lighting Co., 4%, 2004 N. Y., Westchester & Boston, 41/4%, 1946	48,735.40	79	39,500,00
Northern Pacific Gt. Northern, 4%, 1921	47,556.25	95	47,500.00
Oregon Short Line, 4%, 1929	47,676.53	89	44,500.00
Southern Ry. Co., 5%, 1994	51,153.04	108	51,500.00
St. Louis, Peoria & No. West'n, 5%, 1948	51,440.78	108	51,500.00
Union Pacific, 4%, 1927	42,008.92	92	46,000.00
RAILBOAD STOCKS:			
100 shs. Allegheny & Western	12,817.79	131	13,100.00
1000 " Atchison, Topeka & Santa Fe, pref	103,432.13	100	100,000.00
500 " Baltimore & Ohio, pref	46,013.06	81	40,500.00
1000 " Chicago, Milwaukee & St. Paul, pref	141,836.41	140	140,000.00
300 "Chicago & North Western, pref	54,078.89	169	50,700.00
600 " Cleveland & Pittsburgh (par \$50)	29,752.52	94	28,200.00
400 " Erie, 1st pref	31,403.31	44	17,600.00
1600 " Reading, 1st pref. (par \$50)	71,916.82	87	69,600.00
1000 " Southern Railway Co., pref	83,000.00	77	77,000.00
500 " So Ry., Mobile & Ohio Stock Tr. C't'fs	45,851.83	.73	36,500.00
500 "Union Pacific, pref	46,913.02	85	42,500.00
Totals	\$2,147,825.78		\$2,005,680.00

## NORTHERN INSURANCE COMPANY OF NEW YORK,

#### NEW YORK, N. Y.

## Commenced Business, October, 1897.

WILLIAM MASON, President.

JAMES MARSHALL, Secretary.

CAPITA  Amount of capital paid up in cash  Amount of ledger assets December 31, 1			\$1,314,182.68
INC	OME.		
	Fire.		
Gross prems. received during the year	1,006,375.80		
Deduct reinsurance,			
\$139,840.00			_
and return premiums,			•
\$154,612.31	294,452.31		
Received for premiums	\$5,750.00 50,782.17 376.53	\$711,923.49	
Total gross interest		56,908.70	
Gross profit on sale or maturity of ledge		00,000.10	
Stocks		137.68	
Gross increase, by adjustment, in booledger assets, viz.:			
Stocks		9,850.00	
Total income	<del>-</del>		778,819.87
Sum of both amounts			\$2,093,002.55

Fire.		
Gross amount paid policy-holders		
for losses (including \$39,934.09		
occurring in previous years) \$420,266.56		
Deduct amount received for salvage,		
\$3,356.57		
for reinsurance in other companies,		
<b>\$63,225.19</b>		
and for discount,	•	
<b>\$</b> 723.37 67,305.13		
Net amount paid policy-holders for losses	\$352,961.43	
Expenses of adjustment and settlement of losses	8,618.59	
Commissions or brokerage	261,759.74	
Salaries, fees, and all other charges of officers,	•	
directors, trustees, and home-office employees	1,440.00	
Rents	4,500.00	
Underwriters' boards and tariff associations	5,407.12	
Fire department, fire patrol and salvage corps	.,	
assessments, fees, taxes and expenses	6,782.17	
State taxes on premiums	14,179.91	
Insurance-department licenses and fees	4,315.80	
Federal corporation tax	19.48	
City licenses	260.00	
Agents' bonds	363.37	
Auditing	262.50	
Engrossing memorials for deceased directors	125.00	
Safe deposit rental	55.00	
Paid stockholders for interest or dividends (amount	00.00	
declared during the year)	21,000.00	
Gross decrease, by adjustment, in book value of	21,000.00	
ledger assets, viz.:		
Bonds \$10,150.00		
Stocks 15,362.50	25,512.50	
Total disbursements		707,562.61
Delener		\$1,385,439.94
Balance		ф1,000,408.8 <b>4</b>
		•
LEDGER ASSETS.		
Markara lagra on most actata	<b>@100 በበበ በ</b> በ	

Mortgage loans on real estate	\$128,000.00
Book value of bonds, \$404,280.00, and stocks,	
\$686,475.00 (Schedule D)	1,090,755.00
Cash in company's office	39.98
Deposits in trust companies and banks not on in-	
terest	20,257.05

Surplus as regards policy-holders .....

Total ....

611,984.43

\$1,337,897.56

	(Showing depor	SPECIAL DEPO	ection of al		
	State. Country.	Municipality, Etc.		Market value of deposit.	Corresponding liabilities.
Georg Speci	al deposits in excess		ilities, \$6,9		
		RISKS AND PREMI	омя, 1913.		
In fo	rce December 31, 1912		ire.	Risks. \$140,726,859	Premiums. \$1,343,783.46
Write	en or renewed during	the year		101,056,758	1,006,875.80
Totals					\$2,350,159.26 890,166.80
In force at the end of the year 1913 \$153,891,368  Deduct amount reinsured				\$153,891,368 20,480,629	\$1,459,992.46 194,951.00
1	Net amount in force I	December 81, 1918		\$133,410,789	\$1,265,041.46
		TULATION OF FIRE RI			
Yea Writt		Amount.	ross premius charged.	ms Unearned.	Premiums unearned.
1913	One year or less	\$41.941.883			\$228,710.56
1912 1913	Two years	435,188	\$457,421 3,326	.32 1-4 .06 3-4	831.58
1911	}	721,664 18.013,283	6,163 148,133	10 1_0	4,622.30 24,688.86
1911 1912 1913	Three years	18,013,283 23,289,076 28,236,898 320,981	189.896	.52 1-2	94,948.26 182,976.47 279.42
1910	{	320,981	219,571 2,235 2,685	.35 1-8	279.42
1911 1912	Four years	360,499	2,685	.52 3-8	1,007.07
1912 1913	1	155,675 83,484	1,281 884	.91 7 <u>–</u> 8	801.15 774.30
1909	j	2.977.945	38 070	21 1-10	3,607.02 12,184.09
1910 1911	Five years	3,451,949 4,040,126	40,446 46 286	.99 3-10 :81 1-2	12,184.09 23,148.31
1912	l	4,755,581 4,585,507	40,446 46,286 54,318	.21 7-10	88,022.75
1913	Over five years	4,585,507 86,000	55,490 829	.08 9–10	49,941.08 563.71
	Totals	\$133,410,739	\$1,265,041	.46	\$667,051.93
	•	GENERAL INTERRO			
Large	est gross aggregate a where in the United naurance, whether the	amount insured in	any one he	zard located	
rei	where in the United	States, without any	deduction dornon-a	wnatever for dmitted com-	
par	1168?			Answer	\$35,000.00
Total	amount of the comp	pany's stock owned	by the dire	ctors at par	79,200.00
Total	amount loaned to dir amount loaned to sto interest, direct or ind other insurance con majority of the capita ectly or indirectly, by	ectors or other officer	8?	Answer	None.
What	interest direct or ind	knolders not omcers? irect, has this compar	v in the ca	Answer	None.
any	other insurance con	apany?		Answer	None.
15 & dire	majority of the capita ectly or indirectly, by	any other corporation	ny owned	or controlled,	No.
	this company guarante v in force?				No.
		BUSINESS IN CONNEC	TICUT. 1919	<b>3.</b>	Fire.
Gross	risks written			•	\$2,398,975.00
Les	risks writtėn s \$240,610.00 risks c panies authorized in	anceled, and \$179,550 n Connecticut	0.00 reinsur	ance in com-	420,160.00
	Vet risks written				\$1,978,815.00
Gross	premiums on risks	written			\$22,058.74
Les	premiums on risks v s \$1,589.35 return p surance in companies	remiûms, and \$1,475 s authorized in Conne	.50 premius cticut	ms for rein-	8,064.85
N	Set premiums received	1			\$18,993.89
Losse	s paids losses on risks rein	sured in companies a	uthorized in	Connecticut	\$7,063.43 468.50
Mir.	Tet losses paid				\$6,594.93
LOSSE	s incurred				\$7,266.02
Less losses on risks reinsured in companies authorised in Connecticut					498.50

Net losses incurred .....

FIRE -- 33

\$6,767.52

Schedulg D. Bonds and Stocks owned by the Comp	any.	
GOVERNMENT BONDS: Book value.	Rate.	Market value.
United States, 3%, 1918	103	\$10,300.00
MUNICIPAL BONDS:		
New York City, 3½ %, 1954 34,000.00	85	34,000.00
New York City, 3½%, 1954 106,250.00	85	106,250.00
RAILROAD BONDS: -		
Ann Arbor, 4%, 1995	71	17,750.00
Atchison, Topeka & Santa Fé, 4%, 1955 10,600.00	94	9,400.00
Atlantic Coast Line, 4%, 1952	88	<b>22,</b> 000. <b>00</b>
Baltimore & Ohio, 3½%, 1925 9,100.00	88	8,800.00
Central Pacific, 4%, 1949	92	<b>2</b> 3,000. <b>00</b>
Lake Shore & Michigan Southern, 4%, 1928 22,981.25	89	22,250.00
Louisville & Nashville, 4%, 1955	88	<b>17,600.00</b>
Manhattan, 4%, 1990 14,100.00	89	13,350. <b>00</b>
New York Central & Hudson River, 4%, 1934 22,706.25	86	21,500.00
New York, New Haven & Hartford, 6%, 1948 25,000.00 Northern Pacific-Great Northern, 4%, 1921 24,000.00	106	21,200.00
Northern Pacific-Great Northern, 4%, 1921 24,000.00	95	23,750.00
Oregon Short Line, 4%, 1929 18,400.00	89	17,800.00
Southern Pacific, 4%, 1955 23,117.50	90	22,500.00
RAILROAD STOCKS:		
200 shs. Atchison, Topeka & Santa Fe, com 21,600.00	94	18,800.00
500 " Atchison, Topeka & Santa Fe, pref 51,000.00	100	50,000.00
100 " Baltimore & Ohio, pref 8,700.00	81	8,100.00
300 " Chicage, Milwaukce & St. Paul, pref 42,000.00	140	42,000.00
375 " Chicago & Northwestern, com 51,750.00	129	48.375.00
300 " The Delaware & Hudson Co., com 49,800.00	153	45,900.00
1400 " Lehigh Valley, com	155	108,500.00
480 " Louisville & Nashville, com 64,400.00	134	64,320.00
300 " Manhattan, com	131	39.300.00
200 " Northern Pacific, com, 24,200.00	109	21,800.00
1512 " Pennsylvania, com 90,725.00	110	83,160.00
200 " Reading Company, com	169	16,900.00
400 " Reading Company, 1st pref 18,200.00	87	17,400.00
200 " Southern, pref	77	15,400.00
300 " Union Pacific, pref 27,600.00	85	25,500.00
MISCELLANEOUS STOCKS:		
200 shs. Consolidated Gas Company, com 28,000.00	131	26,200.00
140 " Lehigh Valley Coal Sales Co., com 16,100.00	210	14.700.00
210 2010 1010 Com 2010 Con Com. 1111 20,20000		,100.00
Totals \$1,090,755.00		\$1,037.805.00

## THE NORTH RIVER INSURANCE COMPANY,

#### NEW YORK, N. Y.

#### Commenced Business, March, 1822.

CAPITAL STOCK.

Amount of capital paid up in cash \$500,000.00 Amount of ledger assets December 31, 1912 ......

Increase of paid-up capital during the year .....

WM. E. HUTCHINS. President.	sident.	Pre	UTCHINS.	E.	Wĸ.
-----------------------------	---------	-----	----------	----	-----

F. H. CRUM, Secretary.

\$2,446,424.62

150,000.00

Extended at		•••••	\$2,596,424.62
IN	COME.		
	Fire.	•	
Gross prems. received during the year			•
•	φυ,200,±10.01		
Deduct reinsurance,			
\$995,143.26			
and return premiums,			
<b>\$</b> 657,557.39	1,652,700.65		
•			
Received for premiums		\$1,640,770.22	
Gross interest on mortgage loans			
Gross interest on collateral loans	1,024.09		
Gross interest on bonds and divi-			
dends on stocks	· <b>62,4</b> 11.95		
Gross interest on deposits	6,319.62		
-			•
Total gross interest		90,229.32	
Surplus paid in		75,000.00	
Total income	•••••		1,805,999.54

Sum of both amounts .....

...... \$4,402,424.16

Gross amount paid policy-holders		
for losses (including \$186,468.35		
occurring in previous years) \$1,371,994.35		
Deduct amount received for salvage,		
\$20,663.70		
for reinsurance in other companies,		
<b>\$</b> 492,807. <b>2</b> 4		
and for discount,		
\$1,724.72 515,195.66		
Net amount paid policy-holders for losses	\$856,798.69	
Expenses of adjustment and settlement of losses	31,309.30	
Commissions or brokerage	<b>378,519.64</b>	
Salaries, \$25,991.41, and expenses, \$31,255.40, of		
special and general agents	57,246.81	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	135,787.8 <b>3</b>	
Rents	15,000.00	
Advertising, \$2,862.14; printing and stationery,	10 550 05	
\$10,896.73	13,758.87	
Legal expenses	5,959.98 1,968.27	
Maps, including corrections	3,838.71	
Underwriters' boards and tariff associations	20,230.81	
Fire department, fire patrol and salvage corps	20,200.02	
assessments, fees, taxes and expenses	8,901.26	
Inspections and surveys	7,104.80	
State taxes on premiums	31,087.39	
Insurance-department licenses and fees	7,494.70	
Federal corporation tax	252.52	
Municipal taxes required in various states	5,035.83	
Premiums on surety bonds	322.61	
Car fare	171.72	
Ice and water	131.43	
Towels and soap	295.60	
Paid stockholders for interest or dividends (amount	25 455 00	
declared during the year, \$35,000.00) Gross loss on sale or maturity of ledger assets, viz.:	35,455.00	
Bonds		
Stocks	34,672.63	
	0 2,01 2.00	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	203.34	
Total disbursements		1,651,547.74
Balance		\$2,750,876.42
Dalauce		, i UU,U i U.ZA

LEDGER ASSETS.	
Mortgage loans on real estate	\$212,100.00 8,690.00
Book value of bonds, \$626,309.37, and stocks, \$1,197,265.73 (Schedule D)	1,823,575.10
Deposits in trust companies and banks on interest	392,120.75

Total ledger assets, as per balance ...... \$2,750,876.42

314,390.57

127,243.81

#### NON-LEDGER ASSETS.

	Accrued.
Interest on mortgages	<b>\$3</b> ,393.12
Interest on bonds	9,660.81
Interest on collateral loans	115.86
Interest on payment of \$2,000.00 first instalment on	
80 shares D., L. & W. R. R. stock	60.39

Agents' balances, under three months due ......

Total interest accrued ..... 13,230.18 Gross assets ...... \$2,764,106.60

#### DEDUCT ASSETS NOT ADMITTED.

Book	value of	bonds and st	tocks over	market va	ue (Schedule )	D)	30,998.45
7	Cotal adn	nitted assets					\$2,733,108.15

## LIABILITIES.

Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	<b>\$</b> 39,964.59	
31 not reported	223,477.41	
Gross claims for losses resisted	35,588.00	
Total	\$299,030.00	

Deduct reinsurance due or accrued .....

Net amount of unpaid losses and claims	\$171,786.19
Unearned premiums on fire risks	1,424,661.35
Cash dividends remaining unpaid to stockholders	2,152.75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued Estimated federal, state and other taxes hereafter payable	2,000.00 25,000.00
Total liabilities, except capital	\$1,625,600.29
Capital paid up in cash \$500,000.00	
Surplus over all liabilities 607,507.86	

Surplus as regards policy-holders	1,107,507.86
m-4-1	<b>20 722 109 15</b>

	SPECIAL DEP			
(Showing deposits	not held for pro-			
State, Country, Mu	micipality. Etc.		Market value of deposit.	Corresponding liabilities.
Virginia			\$24,840.00 8,700.00	
Georgia Special deposits in excess of c	orresponding liab	llities, \$6,91	8,700.00 3.57	8,613.16
1	RISKS AND PREMI	ws, 1913.		
		ire.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during the Excess of original premiums	VAAR		\$875,199,845 334,328,586	\$3,956,823.36 8,293,470.87
Excess of original premiums reinsurance	over amount re	ceived for	001,020,000	175,589.05
		-	8700 E99 491	
Totals Deduct those expired and mar	ked off as termin	ated	\$709,528,431 313,210,779	\$7,425,883.28 8,345,751.30
In force at the end of the Deduct amount reinsured	the year 1913 .	• • • • • • • • •	\$396,317,652 129,509,258	\$4,080,131.98 1,333,355.55
Net amount in force Decer	mber 31, 1913	• • • • • • • • • • • • • • • • • • • •	\$266,808,399	\$2,746,776.43
RECAPITUL	ATION OF FIRE R	ISKS AND P	rbmiums.	
Year.		Gross premit	ıms	Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$101,884,225 552,558	\$1,114,023 5,768 8,381	3.31 1 <b>-2</b> 8.27 1 <b>-4</b>	\$557,011.66 1,442.07 6,286.14
1912 1913 Two years	868.067	8,381	8.27 1-4 1.52 8-4	6,286.14
1911   1912   Three years	88,567,967 44,682,214	380,596 418,70	8.77 1–6 1.87 1–2	63,432.79 209,350.94
1913 ]	58,385,584	418,701 474,761 1,256 2,453 2,558	7.87 5–6 8.37 1–8 8.87 8–8	395,639.89 157.29
1910	129,871 184,966	2,45	3.87 8 <del>-</del> 8	920.20
1912 Four years 1913	260,266 260,373	2,559 2,429	9.45 5–8 4.23 7–8	1,599.66 2,121.20
1909	3.981.677	52,33	0.08 1-10	5,233.00
1910   1911   Five years	4,290,140 5,189,307	52,336 56,766 66,886	8.85 3-10 0.23 1-2	17,030.05 33,190.12
1912	4,919,780	64,97	7.20 <b>7–10</b>	45,484.04
1918 j Over five years	7,677,004 24,400	95,063 322	8.89 9—10 2.65 pro rata	85,557.50 204.80
Totals	\$266,808,399	\$2,746,77	8.48	\$1,424,661.35
0.7	****	00 4 00 00 1 00	-	
Largest gross aggregate amo	INERAL INTERR	•		
anywhere in the United St reinsurance, whether the se	ates, without an	deduction	whatever for	
panies?			Answer	<b>\$</b> 50,000.00
value?			Answer	\$15,875.00
Total amount loaned to direct Total amount loaned to stockho What interest, direct or indire	olders not officers? ect, has this com	pany in the	Answer capital stock	None.
Total amount loaned to stockhe What interest, direct or indirect of any other insurance com Is a majority of the capital a directly or indirectly, by an Has this company guaranteed now in force?	nany?	pany owned	or controlled,	None. No.
Has this company guaranteed	policies issued by	any other	company, and	AU.
now in force?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • •	Answer	No.
Bu	SINESS IN CONNE	стісет, 191	8.	Fire.
Gross risks written	analod and \$1.		· · · · · · · · · · · · · · · · · · ·	<b>\$5,806,570</b> .00
Less \$1,390,958.00 risks companies authorized in	n Connecticut	I	C. MBULEUCH IN	2,442,536.00
Net risks written		· • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$3,864,034.00
Gross premiums on risks writ Less \$9,270.63 return prem surance in companies	ten	44.46 premi	ums for rein-	\$63,577.88
Net premiums received				\$40,962.79
Mer bramiums received	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	₹±0,₹04.(¥

Losses paid	rized in Conne	cticut	Fire. \$18,932.20 2,634.51
Net losses paid			\$16,297.69 \$25,587.20 2,824.40
Net losses incurred		• • • • •	\$22,762.80
Schedule C. Loans on Ca	llatomal		
	ilue. Market v	alue. A	mount loaned.
100 shs. Royal Baking Powder, pref \$10,00		00.00	
Schedule D. Bonds and Stocks owner	d by the Comp	any.	
MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Atlanta, Georgia, 3½%, 1933	\$8,851.50 1.856.34	87 92	\$8,700.00 1,840.00
Norfolk, Virginia, 4%, 1929	23,175.30	92	23,000.00
RAILROAD BONDS: -			
Atlantic Coast Line, 4%, 1939  Baltimore & Ohio, 4¼%, 1933  Chicago & Northwestern, 5%, 1948  Illinois Central, 4½%, 1914  New York, New Haven & Hartford, 3½%, 1956.  Northern Pacific — Great Northern, Joint, 4%, 1921  Pennsylvania, 3½%, 1915  St. Louis, Iron Mount. & Southern, 4%, 1933.  Southern Pacific, 4%, 1929  Union Pacific, 4%, 1927	24,781.25	92	23,000.00
Chicago & Northwestern, 5%, 1948	24,178.51 25,578.13	102	25,500.00
Illinois Central, 41/2 %. 1914	49,921.88	100	50,000.00
Northern Pacific — Great Northern, Joint, 4%, 1921	23,968.75	95	23,750.00
Pennsylvania, 3½%, 1915	24,343.75	97 77	24,250.00
Southern Pacific, 4%, 1929	43,368.75	86	38,700.00
Union Pacific, 4%, 1927	24,062.50	92	23,000.00
MISCELLANEOUS BONDS: -			4.5
American Smelters Securities Co., 6%, 1926 American Telephone & Telegraph Co., 44%, 1933	26,238.75 35.124.38	104 96 90 100 100	26,000.00 33,600.00
American Cotton Oil Co., 5%, 1931	23,531.25	90	33,600.00 22,500.00
International Harvester Co., 5% 1915	50.312.50	100	23,841.15 50,000.00
Jones and Laughlin Steel Co., 5%, 1939	25,343.75	100 118	25.000.00
Mortgage-Bond Co., of New York, 4%, 1966	<b>22,437.50</b>	85	29,500.00 21,250.00
National Tube Co., New Jersey, 5%, 1952	24,781.25 25 183 75	96 98	24,000.00 24,500.00
American Smelters Securities Co., 6%, 1928  American Telephone & Telegraph Co., 4½%, 1933  American Cotton Oil Co., 5%, 1931  General Electric Co., 6½%, 1914  International Harvester Co., 5%, 1915  Jones and Laughlin Steel Co., 5%, 1939  P. Lorillard Co., New Jersey, 7%, 1944  Mortgage-Bond Co., of New York, 4%, 1966  National Tube Co., New Jersey, 5%, 1952  Southern Bell Telephone & Telegraph Co., 5%, 1941  Washington Water Power Co., 7%, 1914	35,000.00	85 96 98 100	35,000.00
RAILBOAD STOCKS: -			
300 shs. Atlantic Coast Line, com	37,537.50	120 100 153 890	36,000.00
300 " Chicago, Milwaukee & St. Paul, com	20,025.00 45.637.50	100 153	20,000.00 45,900.00
320 " Delaware, Lackawanna & Western	73,542.50	890 390	62,400.00
	0.000.00		
400 " Lehigh Valley	80,193.75 9,812.50	155 103	31,000.00 10,300.00
500 " Northern Pacific	60.583.84	155 103 109 169	54,500.00
200 "Reading Co., com	16,012.50 55,579.75	169 <b>9</b> 0	16,900.00 52,290.00
581 "Southern Pacific, com	47,890.63	158	47,400.00
BANK AND TRUST COMPANY STOCKS: -			
50 shs. First Nat'l of New York  195 "Hanover National, New York  200 "National of Commerce, New York  300 "National Park of New York  200 "Peoples Nat'l of Hackensack, N. J	50,500.00	932 681	46,600.00
195 " Hanover National, New York 200 " National of Commerce, New York	37,337.50	172	123,045.00 34,400.00
300 "National Park of New York	111,957.50 86,000.00	352 275	105,600.00 55,000.00
17 " The Franklin Trust Co., Brooklyn, N. Y.	5,603.12	248	4,216.00
20 " Washington Trust Co., New York	8,000.00	362	7,240.00
Miscellaneous Stocks: —		••	40 700 00
500 shs. American Smelting & Refining Co., pref	52,237.50 30,037.50	99 104	49,500.00 31,200.00
2 "General Adjust. Bureau of New York	100.00	100	100.00
500 shs. American Smelting & Refining Co., pref 300 "American Tobacco Co., pref 2 "General Adjust. Bureau of New York 20 "Lehigh Valley Coal Sales Co., New Jersey Rights on 20 shs. Leh. Val. C. Sales Co.	1,000.00	20	49,500.00 31,200.00 100.00 2,100.00 200.00

			Book value.	Rate.	Market value.
200	shs.	Liggett and Myers Tobacco Co., pref	23.125.00	113	22.600.00
200	**	P. Lorillard Co. of New Jersey, pref	23.075.00	112	22,400,00
400	**	Pac. Tel. & Telegraph Co., of Cal., pref.	39,250,00	87	34,800,00
200	"	The Pullman Company of Illinois	31,700.00	153	30,600.00
175	**	The Sanborn Map Company of New York	51,750.00	280	49,000.00
200	44	Sears, Roebuck & Co., New York, com	35,225.00	181	36,200.00
100	"	Sears, Roebuck & Co., New York, pref	12,112.50	124	12,400.00
35	**	Standard Oil Co. of California	6,724.38	262	9,170.00
50	**	Standard Oil Co. of New Jersey	19,006.25	404	20,200.00
100	44	Standard Oil Co. of New York	16,575.00	174	17,400.00
5	**	Underwriters Salvage Co. of New York	500.00	150	750.00
100	"	United Fruit Company of New Jersey	15,825.00	165	16,500.00
1000	44	United Shoe Machinery Co. of N. J., pref.	27,625.01	.116	29,000.00
100	**	Vacuum Oil Company of New York	17,362.50	197	19,700.00
150	"	Washington Water Power Co. of Wash.	19,250.00	119	17,850.00
		Rights on 150 shs. of Wash. Wat, Pr. Co.		\$1.63	244.50
		m.A.1.	#1 000 F#F 10		21 700 K70 OF

# NORTHWESTERN NATIONAL INSURANCE COMPANY,

#### MILWAUKEE, WIS.

Commenced Business, July, 1869.

WILEOPE	М	PATTON	President.
MACHINE THE		FATTUR.	I I TENUCHO

JOSEPH HUEBL, Secretary.

CAPITAL STOCK.  Amount of capital paid up in cash  Amount of ledger assets December 31, 1912		<b>\$6,742,819.27</b>
INCOME.		
Fire.		
Gross prems. received during the year \$3,352,841.30		
Deduct reinsurance,		
<b>\$</b> 315,526.43		
and return premiums,		
<b>\$323,306.41</b>		
Received for premiums	\$2,714,008.46	
Gross interest on mortgage loans \$59,229.33		
Gross interest on bonds 199,087.03		•
Gross interest on deposits 3,203.27		
Gross interest on bills receivable 76.31		
Gross interest on branch office bank		
deposits 506.79		
Gross interest on unlisted assets 237.46		
Gross rents from company's prop-		•
erty, including \$8,000.00 for com-		
pany's occupancy of its own bldgs. 8,321.20		
Total gross interest and rents	270,661.39	
Agents' balances previously charged off	10.05	
Gross profit on sale or maturity of ledger assets, viz.		
Real estate	774.77	•
Gross increase, by adjustment, in book value of	11201	
ledger assets, viz.:	•	
Real estate	8,000.00	
TACON COMMAC	0,000.00	
Total income		2,993,454.67

DISBURSEMENTS.	
Fire.	
Gross amount paid policy-holders for losses (including \$119,815.53 occur- ring in previous years)	·
other companies,	
\$109,663.61	
and for discount,	
\$57.45	
Net amount paid policy-	
holders for losses \$1,232,160.99 — \$1,215.28	\$1,230,945.71
Expenses of adjustment and settlement of losses	41,042.96
Commissions or brokerage	676, <del>04</del> 9.81
Allowances to local agencies for miscellaneous	
agency expenses	7,093.76
Salaries, \$60,041.60, and expenses, \$191,381.62 of	
special and general agents	251,423.22
Salaries, fees, and all other charges of officers,	107 000 00
directors, trustees, and home-office employees	105,323.02
Rents for company's occupancy of its own bldgs.,	8,000.00
Advertising, \$1,246.35; printing and stationery,	00 749 70
\$19,497.41 Postage, telegrams, telephone, and express	20,743.76
Legal expenses	23,613.73 912.61
Furniture and fixtures	3,034.78
Maps, including corrections	4,060.05
Underwriters' boards and tariff associations	12,017.94
Fire department, fire patrol and salvage corps as-	,
sessments, fees, taxes and expenses	15,525.87
Inspections and surveys	287.50
Repairs and expenses (other than taxes) on real	
estate	4,588.95
Taxes on real estate	4,102.65
State taxes on premiums	70,585.22
Insurance-department licenses and fees	18,461.67
Federal corporation tax	3,899.52
Miscellaneous municipal and county taxes and	

6,224.68

NORTHWESTERN NATIONAL INSURANCE COMPAN	Y. 523
Subscriptions and publications	
Bradstreet Co	
Typewriters, dictaphones and repairs	
Premiums on fidelity and State bonds	
Western Insurance Bureau	
•	
Underwriters' Protective Association	
Merchants and Manufacturers' Association 25.00	
National Board of Fire Underwriters 2,084.26	
Miscellaneous expenses	
Paid stockholders for interest or dividends (amount	
declared during the year)	
Agents' balances charged off	
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds 128.34	
Total disbursements	2,666,864.72
Balance	\$7,069,409.22
LEDGER ASSETS.	
Book value of real estate	
, , , , , , , , , , , , , , , , , , ,	
Book value of bonds (Schedule D)	
Cash in company's office	
Deposits in trust companies and banks on interest 242,542.51	
Agents' balances, under three months due 331,652.26	
Agents' balances, over three months due 6,055.31	
Bills receivable, taken for fire risks	
Total ledger assets, as per balance	\$7,069,409.22
NON-LEDGER ASSETS. Accrued.	
Interest on mortgages\$10,178.33	
Interest on bonds	
Total interest accrued	32,299.00
Gross assets	\$7,101,708.22
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written prior	
to October 1, 1913	
Bills receivable, past due, taken for marine, inland,	
and fire risks	
Book value of bonds over market value (Schedule D) 450,069.67	
Total	456,940.71
Total admitted assets	\$6,644,767.51

324 N	ORTHWESTI	ERN NATIONAL I	NSUKAN	CE COMP	ANY.
		LIABILITIE	<b>S</b> .		
Gross losses	hre betsuibe	unpaid		\$60,681.6	32
	•	reported and unad		400,002	
		incurred prior to			
		p		. 103,145.9	27
	-	sisted		21,625.0	
0.000			-		_
Total				\$185,451.8	39
Deduct reins	urance due o	r accrued	•••••	24,752.9	)2
Net amo	unt of unpai	d losses and claims	_ 		 \$160,698.97
	-	re risks			
		bills, accounts, fees,			
Estimated fe	deral, state a	nd other taxes here	after pay	able	100,000.00
Contingent c	ommissions o	or other charges du	e or acc	rued	21,566.00
Conflagration	reserve	• • • • • • • • • • • • • • • • • • • •			500,000.00
Total Ha	Lilidian aman	-4:4-1			04 004 258 25
	•	pt capital			
•	-	8		•	
Surpius over	an nabilitie	28	· · · · · · -	1,000,411.	<del>-</del>
Surplus	as regards p	policy-holders	•••••		2,550,411.16
Total	•••••				\$6,644,767.51
		SPECIAL DEPOS			
(8	howing deposit	ts not held for prote		ll policy-ho Market val	
		funicipality, Etc.		of deposit	t. liabilities.
		• • • • • • • • • • • • • • • • • • • •		\$10,000. 47,940.	.00 12,251.04
Canada		corresponding liabili		79,385	.60 71,152.59
		RISKS AND PREMIU	MS. 1913.		
		FIRE.	-	Risks.	Premiums.
In force Decer Written or ren	mber 31, 1912 newed during ti	he year		\$721,264,4 350,432,9	\$6,447,417.12 88 3,352,841.80
Total Deduct those e	xpired and ma	rked off as terminated		1,071,697,4 296,215,6	\$9,800,258.42 52 2,908,457.56
In force a Deduct amoun	t the end of the reinsured	he year 1913	••••••	\$775,481,7 54,484,9	85 \$6,891,800.86 47 495,174.16
Net amou	nt in force De	ecember 31, 1913	· · · · · · · · ·	\$720,996,8	\$6,396,626.70
	RECAPIT	ULATION OF FIRE RIS	KS AND P	REMIUMS.	
Year.		Amount.	ross premi		Premiums ed. uncarned.
	erm. r or less	<b>662 663 006</b>	charged. \$961,43	7.45 1-2	\$480,718.78
1913 One year 1911 1912 Three y		136,802,323 152,336,587 163,304,984 31,140,894 34,311,270	1 003 884	21K 1_A	\$480,718.78 182,805.36 609,557.15 1,074,516.51 0 31,446.07
1913	,	163,304,984	1,219,114 1,289,411 314,460 342,051	81 5-6	1,074,516.51
1909]		31,140,894 34,311,270	342.05	).75 1-1 5.44 8-1	102.010.00
1910			,		
1911 } Five ye	ars		300.11	1.00 1-2	190,088.84
	ars 	36,829,849 38,637,549 41,770,884	380,17 389,33 406,79	1.00 1-2	190,088.84

\$720,996,838

\$6,396,626.70

Totals

\$3,309,898.74

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	4400 000 00
panies?	\$100,000.00
value?  Answer Total amount loaned to directors or other officers?	518,600.00 None. None.
of any other insurance company?	None.
	No.
now in force?	No.
Business in Connecticut, 1913.	Fire.
Gross risks written  Less \$462,704.00 risks canceled, and \$276,868.00 reinsurance in companies authorized in Connecticut	\$3,779,285.00 739,572.00
Net risks written	\$3,039,713.00
Gross premiums on risks written	\$31,011.09
Gross premiums on risks written  Less \$3,203.03 return premiums; and \$2,684.62 premiums for reinsurance in companies authorized in Connecticut	5,887.65
Net premiums received	\$25,123.44
Less losses on risks reinsured in companies authorized in Connecticut	\$7,323.26 186.18
Net losses paid	\$7,137.08
Losses incurred	\$8,157.06 193.91
Net losses incurred	\$7,963.15
Schedule D. Bonds owned by the Company.	
COUNTY AND MUNICIPAL BONDS: — Book value. Rate.	
Calgary City (Alberta), 41/2 %, 1950	\$16,320.00 15,360.00
Calgary City (Alberta), 4 1/2 %, 1952	1,920.00 4 24 375 00
Chicago Sanitary District, 4%, 1922. 24,875.00 974. Chicago Sanitary District, 4%, 1923. 49,812.50 974. Chicago Sanitary District, 4%, 1924. 24,937.50 974. Cook County, illinois, 4%, 1924. 50,000.00 974. Cook County, Illinois, 4%, 1928. 50,000.00 974.	24.375.00 48.750.00 24,375.00 48,750.00
Cook County, Illinois, 4%, 1924 24,937.50 97 1/2 Cook County, Illinois, 4%, 1924 50,000.00 97 1/2	48,750.00
Cook County, Illinois, 4%, 1928	48,750.00 10,000.00
Milwaukee, 5%, 1914	2,000.00
Milwaukee, 5%, 1914       2,128.33       100         Milwaukee, 5%, 1915       2,128.33       100         Milwaukee, 5%, 1916       2,128.33       100	2,000.00 2,000.00 2,000.00
Milwaukee, 41/8, 1927	7,140.00
Milwaukee, 5%, 1916     2,128.33     100       Milwaukee, 4½%, 1927     7,412.63     102       Milwaukee, 4½%, 1928     22,767.36     102       Milwaukee, 4½%, 1929     22,767.36     102       New York City, 4½%, 1957     159,460.88     103½       New York City, 4%, 1936     24,000.00     94½	21,930.00 21,930.00
New York City, 41/2 %, 1957 159,460.88 1031/2 New York City 4 % 1936 24 000 00 941/2	21,930.00 155,250.00 23,625.00
Milwaukee, 4½ %, 1927 7,412.63 102 Milwaukee, 4½ %, 1928 22,767.36 102 Milwaukee, 4½ %, 1929 22,767.36 102 Milwaukee, 4½ %, 1929 159,460.88 103½ New York City, 4½ %, 1957 159,460.88 103½ New York City, 4%, 1936 24,000.00 94½ Richmond, 4%, 1948 50,235.00 94	47,940.00
County And Municipal Bonds:—  Calgary City (Alberta), 4½%, 1950. \$15,582.06 96 Calgary City (Alberta), 4½%, 1951. 14,652.85 96 Calgary City (Alberta), 4½%, 1951. 14,652.85 96 Calgary City (Alberta), 4½%, 1952. 1,830.09 96 Chicago Sanitary District, 4%, 1922. 24,875.00 97 Chicago Sanitary District, 4%, 1923. 49,812.50 97 Chicago Sanitary District, 4%, 1924. 24,937.50 97 Cook County, Illinois, 4%, 1924. 50,000.00 97 Cook County, Illinois, 4%, 1928. 50,000.00 97 Grant County, New Mexico, 5%, 1932. 10,950.00 100 Milwaukee, 5%, 1915. 2,128.33 100 Milwaukee, 5%, 1916. 2,128.33 100 Milwaukee, 5%, 1916. 2,128.33 100 Milwaukee, 4½%, 1927. 7,412.63 102 Milwaukee, 4½%, 1927. 7,412.63 102 Milwaukee, 4½%, 1928. 22,767.36 102 Milwaukee, 4½%, 1929. 22,767.36 102 New York City, 4½%, 1957. 159,460.88 103½ New York City, 4½%, 1948. 50,235.00 94 Toronto (Ontario), 4%, 1948. 50,235.00 94 Toronto (Ontario), 4%, 1948. 50,235.00 94 Toronto (Ontario), 4%, 1948. 50,235.00 94 Victoria (British Columbia), 4%, 1936. 52,827.85 84	33 101,920.25 45,785.60
RAILBOAD BONDS:	
Atch., Topeka & Santa Fé, 4%, 1995	93,250.00 43,500.00
Atch., Topeks & Santa F6, 4%, 1958. 46,375.00 87 Baitimore & Ohio, 3\(\frac{1}{2}\)%, 1948. 47,518.75 92 Baitimore & Ohio, 3\(\frac{1}{2}\)%, 1925. 49,593.75 90	46,000.00
Baltimore & Ohio, 3½%, 1925	45,000.00 43,812.50
Baltimore & Ohio, 3 ½ %, 1925 44,281.25 87 % Boston & Maine, 4 ½ %, 1929 105,750.00 84 Canadian Northern, 4 %, 1930 10,156.47 84	84,000.00
Canadian Northern, 4%, 1930         10,156.47         84           Canadian Northern, 4½%, 1921         48,327.05         84           Central Pacific, 4%, 1949         97,100.00         92	8,584.80 42,000.00 92,000.00
Central Pacific, 4%, 1949       97,100.00       92         Chicago & Alton, 3¼%, 1950       82,937.50       53½	92,000.00 53,500.00
Chicago, Burlington & Quincy, 4%, 1949 107,514.17 93 Chicago & Eastern, 5%, 1937	93,000.00
Chicago & Eastern, 5%, 1937	97,000.00 52,500.00 92,000.00
Chicago, Mil. & St. Paul, 4%, 1989	92,000.00 80,000.00
RAILBOAD BONDS:—         Atch., Topeka & Santa Fé, 4%, 1995.       89,463.25       93 ½         Atch., Topeka & Santa Fé, 4%, 1958.       46,375.00       87         Baltimore & Ohio, 4%, 1948       47,518.75       90         Baltimore & Ohio, 3½%, 1925       49,593.75       90         Baltimore & Ohio, 3½%, 1925       44,281.25       87,8         Boston & Maine, 4½%, 1929       105,750.00       84         Canadian Northern, 4½%, 1921       48,327.05       84         Canadian Northern, 4½%, 1949       97,100.00       92         Chicago & Alton, 3½%, 1950       82,937.50       53         Chicago & Eastern, 5%, 1937       1949       107,514.17       93         Chicago & Eastern, 5%, 1982       58,562.50       105         Chicago, Ell. & St. Paul, 4%, 1989       104,012.48       92         Chicago, Mil. & St. Paul, 3½%, 1989       90,500.00       80         Chicago, Mil. & St. Paul, 4½%, 1982       52,568.00       101½	50,562.50

	Book value.	Rate.	Market value.
Chicago & Northwestern, 6%, 1930	140,075.70	118	118.000.00
Chicago & Northwestern, 6%, 1921	58,000.00	10814	54,250.00
Chicago & Northwestern, 4%, 1947	46,812.50	901/2	
Chicago & Northwestern, 7%, 1917	71,324.45	107	53,500.00
Chicago & Northwestern, 5%, 1933	117.825.00	101	101,000.00
Chicago & Northwestern, 5%, 1948	77,000.00	102	76,500.00
Chicago, Rock Island & Pacific, 4%, 1934	96,375.49	72%	
Chicago & Western Indiana, 4%, 1952	100,150,41	83 ~	83,000.00
Delaware & Hudson, 4%, 1943	101.108.75	941/4	94,500.00
Elgin, Joliet & Eastern, 5%, 1941	57.234.75	105	52,500.00
Erie, 5%, 1922	48,975.00	98	49,000.00
Flint & Père Marquette (P. Huron Div.), 5%, 1939	57,250.00	89	44,500.00
Great Northern, 41/4 %, 1961	100,750.00	98%	
Illinois Central, 3½%, 1952	135,062.50	79	118,500.00
Kansas City Terminal, 4%, 1960	98,500.00	92	92,000.00
Lake Shore & Mich. Southern, 4%, 1928	<b>100,0</b> 00.00	89 1/4	
Louisville & Nashville, 4%, 1940	98,062.50	92	92,000.00
Mason City & Fort Dodge, 4%, 1955	91,398.22	62	62,000.00
Minn., St. Paul & S. Ste. Marie, 4%, 1938	97,375.00	90	90,000.00
N. Y. Central & Hudson River, 31/2%, 1997	91,531.25	83	83,000.00
N. Y. Central & Hudson River, 41/2%, 1915	98,875.00	99	99,000.00
N. Y. Westchester & Boston, 41/2%, 1946	98,750.00	80	80,000.00
Norfolk & W. Pocahontas Joint, 4%, 1941	94,073.10	881/	88,500.00
Northern Pacific, 4%, 1997	102,750.00	92%	92,750.00
Northern Pacific Great Northern, 4%, 1921	94,405.00	95	95,000.00
Oregon Short Line, 4%, 1929	95,187.50	891/	89,500.00 97,375.00
Pennsylvania, 31/2 %, 1915	94,643.75	97 % 93	93.000.00
Pittsburgh, C. C. & St. Louis, 4%, 1945	107,132.70 92,250.00	77	77,000.00
St. Louis, Iron Mt. & Southern, 4%, 1933	143,638,35	89%	134.062.50
Southern Pacific, 4%, 1955	101.263.75	102 1	102,500.00
Southern Railway, 5%, 1994	94,937.50	96	96,000.00
Union Pacific, 4%, 1947	49,500.00	97%	
Virginian, 5%, 1962	90,247.50	85 %	85,750.00
Wisconsin Central, 470, 1949	00,211.00	3074	30,100.00
Totals	\$4,986,462.82		\$4,536,393.15

Schedule	X.	Unlisted Assets.

		ate charged off om statement.	Par value.	Actual cost.	Market value Dec. 31, 1913.
General	Adjustment & Inspection Co., stoc Adjustment Bureau, stock	. 1905	\$125.00 50.00	\$125.00′ 50.00	\$125.00 50.00
Memb	see Board of Fire Underwriter pership Deposit	. 1892 k 1909	150.00 100.00	150.00 0.00	150.00 100.00
De	Sprinkled Risk Assn., Membersh' positriters' Salvage Co. of Chicago, Il	. 1911	500.00 500.00	500.00 500.00	500.00 500.00
	Totals		1.425.00	\$1,325,00	\$1,425.00

## OLD COLONY INSURANCE COMPANY,

#### BOSTON, MASS.

## Commenced Business, June 7, 1906.

RANSOM	В.	FULLER.	President.
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CHARLES D. HODGES, Secretary.

			•
CAPIT	AL STOCK.		
Amount of capital paid up in cas Amount of ledger assets December 31,			<b>\$1,347,196.96</b>
IN	COME.		
Fire. Gross prems, received	Marine and Inland.		
during the year \$790,946.90 Deduct reinsurance	<b>\$280,533.68</b>		
\$251,973.77 and return premiums			
<b>\$204</b> ,324.37 324,281.60	132,016.54		
Received for prems. \$466,665.30 Gross interest on mortgage loans. Gross interest on bonds and divi-	\$148,517.14 \$2,895.00	<b>\$6</b> 15,182.44	
dends on stocks	46,047.50		
Gross interest on deposits	1,358.37		
Gross interest on deposits toward	,		
purchase of new stocks Gross interest from miscellaneous	403.61		
sources	71.25		
Total gross interest		50,775.73	
Agents' balances previously charged of Gross profit on sale or maturity of ledge		.69	
Stocks		685.50	
Total income			666,644.36
Sum of both amounts			\$2,013,841.32

	DISDUI	COBRIBN 10.	
Gross amount paid	Fire.	Marine and Inland.	
policy-holders for losses (including \$55,196.82 occur- ring in previous years)	\$292,349.50	<b>\$</b> 150,752.55	
Deduct amount received for salvage, \$7,525.82 for reinsurance in	, ,	, , ,	
other companies, \$135,337.20 and for discount,			
\$229.91	77,881.12	65,211.81	
Net amount paid policy holders for losses		\$85,540.74	\$300,009.12
Expenses of adjustment		t of losses	8,446.55
Commissions or broker Allowances to local	age		150,111.48
agency expenses Salaries, \$9,428.30, and			2,892.69
			9,821.13
and general agents.			8,021.10
Salaries, fees, and all			10 014 71
directors, trustees, an			18,814.71 584.04
Rents			254.04
Advertising, \$507.98;			4 040 05
\$4,334.87			4,842.85
Postage, telegrams, tele			1,099.85 214.19
Legal expenses			36.53
Furniture and fixtures			156.34
Maps, including correc			
Underwriters' boards as			5,086.44
Fire department, fire			E E40 20
assessments, fees, tax			5,546.36
Inspections and survey			2,208.60
State taxes on premiur	ns	• • • • • • • • • • • • • • • • • • • •	7,903.11
Insurance-department 1	icenses and fee	8	5,119.28
Federal corporation tax	<b>x</b>	• • • • • • • • • • • • • • • • • • • •	193.86
Municipal tax		• • • • • • • • • • • • • • • • • • • •	641.11
Franchise tax			100.40
Interest allowed for a	dvance paymer	it of marine	111 50
premiums	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	111.59 101.77
Collection charges	• • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	50.00
Rent safe deposit box.	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	200.00
Auditing accounts	• • • • • • • • • • • • • • • • • • • •	•••••	200.00

OLD COLONY INSURANCE CO	MPANY.	529
Premium on secretary's bond	30.00	
Entertaining	52.30	
	21.00	
Miscellaneous expenses	444.71	
Paid stockholders for interest or dividends (amount		
declared during the year)	24,000.00	
Agents' balances charged off	502.54	
Total disbursements	•••••	549,342.55
Balance	•••••••	\$1,464,498.77
LEDGER ASSETS.		
Mortgage loans on real estate	<b>\$</b> 60,000.00	
159.84 (Schedule D)	1,230,425.04	
Cash in company's office	7,898.76	
Deposits in trust companies and banks on interest	58,608.94	
Agents' balances, under three months due	102,605.75	
Agents' balances, over three months due	3,904.04	
Bills receivable, taken for marine and inland risks.	390.00	•
Bills receivable, taken for fire risks	366.24	
Cash deposited with fire boards	300.00	
Total ledger assets, as per balance		<b>\$1,464,4</b> 98.77
. Non-ledger assets.	•	
T-Lomest on a set	Accrued.	
Interest on mortgages	<b>\$6</b> 0.00	
Interest on bonds	3,825.00	
Total interest accrued	• • • • • • • • • • • • • • • • • • • •	3,885.00
Gross assets	•••••	\$1,468,383.77
DEDUCT ASSETS NOT ADMITTE	D.	
Agents' balances, representing business written	40.004.61	
prior to October 1, 1913Book value of bonds and stocks over market value	<b>\$3,904.04</b>	
(Schedule D)	146,525.04	
Cash deposited with fire boards	300.00	
Total	• • • • • • • • • • • • • • • • • • • •	150,729.08
Total admitted assets		\$1,317,654.69

FIRE -- 34

In force at the end of the year 1913..... Deduct amount reinsured..

> Net amount in force December 31, 1913

	LIAB	LITIES.		
Gross losses adjusted and Gross claims for losses	unpaid		\$65.75	
plus reserve for losses in	ncurred prior	to December		
31 not reported			119,897.86	
Gross claims for losses re	esisted	• • • • • • • • • • • • • • • • • • • •	8,799.93	
Total		- 	\$128,763.54	
Deduct reinsurance due or	accrued	• • • • • • • • • • • • • • • • • • • •	44,918.39	
Net amount of unpaid	l losses and cl	aims		\$83,845.15
Unearned premiums on fir	e risks		\$390,688.45	• •
Unearned premiums on in			38,460.05	
Unearned premiums on un	expired marin	ne risks	23,123.01	
Total unearned prem	iums			452,271.51
Salaries, rents, expenses, 1	oills, accounts	, fèes, etc., du	e or accrued	170.93
Estimated federal, state as	nd other taxes	s hereafter pay	yable	4,703.62
Contingent commissions or	other charge	s due or accru	ıed	4,062.98
Reinsurance and return p	remiums due.	• • • • • • • • • • • • • • • • • • • •	••••••	818.25
Total liabilities, excep	ot capital			<b>\$545,872.44</b>
Capital paid up in cash	· · · · · · · · · · · · · · · · · · ·		\$400,000.00	
Surplus over all liabilitie	s	• • • • • • • • • • • • • • • • • • • •	371,782.25	
Surplus as regards po	licy-holders			771,782.25
Total			• • • • • • • • • • • • • • • • • • • •	\$1,317,654.69
	RISKS AND PI	REMIUMS, 1913.	•	
	FII			ND INLAND.
In force December 31, 1912 Written or renewed during	Risks. \$85,045,151	Premiums. \$880,792.39	Risks. \$6,597,609	
the year	77,112,512	790,946.90	12,848,848	280,533.68

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

\$1,671,739.29

672,745.36

\$998,993.93 288,401.79

\$710,592.14

\$162,157,663

63,959,219

\$98,198,444 23,975,115

\$74,223,329

Year. Written. Term. 1913 One year or less 1912 } 1913 } Two years 1911   1912 } Three years	Amount. \$28,393,023 302,771 351,764 9,531,131 11,789,774	Gross premiums charged. \$292.600.42 2,540.06 2,246.90 84,346.97 105,263.75	Unearned. 1-2 1-4 3-4 1-6 3-6	Premiums unearned. \$146,300.21 635.02 1,685.16 14.057.83 52.631.88
1913	14,641,288	124,490.79	5–6	103,742.32

\$19,446,457

12,812,946

\$6,633,511 2,559,301

\$4,074,210

\$472,820.20

282,212.66

\$190,607.54 67,441.40

\$123,166.14

Year.		Gross premiums charged. U		Premiums
Written. Term.	Amount.	charged. U	nearned.	unearned.
1911	103,621 88,120	1.160.70	1-8 3-8	62.30 435.27
1911 1912 Four years	176,431	1,698.20	5-8	1,061.25
1918 )	55,990 184 896	508.07 2 575 76	7-8 1-10	444.57 257 58
1910	163,974	1,938.50	3-10	257.58 581.55
1910 1911 Five years	1,552,442	498.39 1,160.70 1,698.20 508.07 2,575.76 1,938.50 16,282.45 31,752.71 42,233.91	5-10	8.141.23
1912 1913	3,995,680	01,102.11	1-10	22,226.90 38,010.52
Over five years	30,996 184,896 163,974 1,552,442 2,852,033 3,995,680 40,391	42,238.91 454.56 pr	o raia	414.86
Totals		\$710,592.14		\$390,688.45
	GENEPAL INTER			<b>V</b>
Largest gross aggregate			located	
Largest gross aggregate anywhere in the United reinsurance, whether the	States, without an	y deduction whate	ver for	
Panies?			Answer	\$30,000.00
value?	There's second canded	·····	Answer	19,900.00
Total amount loaned to dir	ectors or other office	rs?	Answer	None.
What interest, direct or in	cknoiders not omcer adirect, has this com	5?	Answer I stock	None.
of any other insurance	company?	···················	Answer	None.
value?  Total amount loaned to dir  Total amount loaned to sto  What interest, direct or is of any other insurance is a majority of the capit directly or indirectly, by  Boston Insurance Compa	al stock of this com	pany owned or con	trolled,	
Boston Insurance Compa	ny oione 3585 shares.	1011: Answer — 1	: <b>s</b> , 176	
Has this company guarant now in force?	eed policies issued by	y any other compa	y, and	No.
now in force ?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Answer	No.
	Business in Conni	CTICUT, 1913.		Fire.
Gross risks written Less \$250,758.00 risks of	oncoled and \$242 P			\$1,915,975.00
panies authorized i	n Connecticut	reinsurance i	п сош-	594,615.00
				<b>61</b> 201 200 00
Net risks written :		• • • • • • • • • • • • • • • • • •	• • • • • •	\$1,321,360.00 \$20,194.78
Gross premiums on risks v Less \$2,229.30 return p surance in compani	remiums, and \$4.3	12.07 premiums fo	r rein-	\$20,184.10
surance in compani	es authorized in Co	nnecticut	• • • • • •	6,541.37
Net premiums received	1			\$13,653.41
Less losses on risks rein				\$6,374.51
	_			1,724.25
Net losses paid Losses incurred			• • • • • •	\$4,650.26 \$5,511.19
Less losses on risks rein	sured in companies	authorized in Con	ecticut	1,074.25
Net losses incurred				\$4,436.94
			•	Marine and
				Inland.
Less \$58 112 00 risks of	anceled and \$82.33	1.00 reinsurance i	n com-	<b>\$258,042.</b> 00
Gross risks written Less \$58,112.00 risks of panies authorized i	n Connecticut			140,443.00
Net risks written				\$117,599.00
				\$5,926.57
Gross premiums on risks v Less \$1,018.98 return pr ance in companies a	remiums, and \$1,839	.03 premiums for r	einsur-	2,858.01
Net premiums receive	xa	• • • • • • • • • • • • • • • • • • • •	• • • • •	\$3,068.56 \$571.33
Less losses on risks rein	sured in companies	authorized in Con	ecticut	108.38
Net losses paid				\$462.95
Losses incurred	• • • • • • • • • • • • • • • • • • • •			\$536.33
Losses incurred	sured in companies a	uthorized in Connec	ticut	33.38
Net losses incurred .	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • •	\$502.95
<b>_</b>				
	D. Bonds and Stocks			
MUNICIPAL I				Market value.
Boston, Mass., 31/2%, 199 Boston, Mass., 31/2%, 199	20 29	\$99,250.00 206,250.00	94	\$94,000.00 194,000.00
,,,,,,		200,200,000	٠.	20 2,000.00

Boston, Mass., 4%, 1957	Book value.	Rate.	Market value.
	25,000.00	105	26,250.00
	24,937.50	105	26,250.00
	11,561.00	96	10,560.00
	30,516.70	96	27,840.00
RAILBOAD BONDS:— New York, New Haven & Hartford, 4%, 1956	50,750.00	77	38,500.00
RAILBOAD STOCKS: —  600 shs. Boston Elevated	74,661.25	86	51,600.00
	41,615.50	43	12,900.00
	48,651.25	210	42,000.00
	75,037.50	76	38,000.00
	37,075.00	156	31,200.00
	78,750.00	110	72,600.00
BANK STOCKS:—  200 shs. First Nat, Boston, Mass	75,254.75	428	85,600.00
	25,800.00	200	30,000.00
	<b>32,863.</b> 53	215	32,250.00
MISCELLANEOUS STOCKS: —   100 shs. American Sugar Refining Co	11,112.50	112	11,200.00
	134,475.06	121	121,000.00
	114,719.75	247	111,150.00
	50.00	100	100.00
	16,200.00	153	15,300.00
	15,893.75	58	11,600.00
Totals	\$1,230,425.04		\$1,083,900.00

A. D. IRVING, JR., Secretary.

## THE PELICAN ASSURANCE COMPANY,

## NEW YORK, N. Y.

## Commenced Business, May, 1899.

L. P. BAYARD, President.

CAPITA  Amount of capital paid up in cash  Amount of ledger assets December 31,			<b>\$</b> 747,9 <b>79.39</b>
. INC	юме.		
Gross prems. received during the year Deduct reinsurance, \$140,122.50	Fire. \$502,335.97		
and return premiums,	230,125.48		
Received for premiums		\$272,210.49	
Underwriters deposit	2.62		
Total gross interest		27,394.64	•
Bonds		390.00	
Total income		•••••	299,995.13
Sum of both amounts		•••••	\$1,047,974.52

Cross amount poid policy bolders		
Gross amount paid policy-holders for losses (including \$45,862.15		
occurring in previous years) \$259,947.86		
Deduct amount received for salvage,		
\$4,758.42		
for reinsurance in other companies,		
\$106,422.08		
and for discount,		
\$51.97		
Net amount paid policy-holders for losses	\$148,715.39	
Expenses of adjustment and settlement of losses	3,369.44	
Commissions or brokerage	67,239.87	
Allowances to local agencies for miscellaneous	,	
agency expenses	604.86	
Expenses of special and general agents	489.14	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	16,074.87	
Rents	1,747.18	
Advertising, \$26.90; printing and stationery,		
\$3,838.34	3,865.24	
Postage, telegrams, telephone, and express	914.84	
Legal expenses	109.96	
Furniture and fixtures	753.09	
Maps, including corrections	1,576.86	
Underwriters' boards and tariff associations	3,303.93	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	2,785.09	
Inspections and surveys	1,514.20	
State taxes on premiums	5,790.26	
Insurance-department licenses and fees	2,564.23	
Federal corporation tax	377.02	
State licenses	825.00	
Local taxes	724.22	
Advertising required by law	597.08	
Exchange	140.81	
Paid stockholders for interest or dividends (amount		
declared during the year)	20,000.00	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	10.050.05	
Bonds	10,856.25	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	294,938.83
Balance	· · · · · · · · · · · · · · ·	\$753,035.69

#### LEDGER ASSETS.

		LEDGER ASSELS.
	\$654,096.00	Book value of bonds (Schedule D)
	• •	Deposits in trust companies and banks on interest
	45,558.38	
	51,635.05	Agents' balances, under three months due
	1,646.26	Agents' balances, over three months due
	100.00	
	100.00	Philadelphia Fire Underwriters deposit
\$753,035.69		Total ledger assets, as per balance
		NON-LEDGER ASSETS.
	Accrued.	Due.
	\$5,095.84	Interest on bonds \$1,678.18
6,774.02	• • • • • • • • • • • • • • • • • • • •	Total interest due and accrued
<b>\$759,809.71</b>	<b>-</b>	Gross assets
<b>4100,</b> 000.11		0.000 0.000
	-	DEDUCT ASSETS NOT ADMITT
	to October 1,	Agents' balances, representing business written prior
1,646.26		1913
\$758,163.45	•••••	Total admitted assets
		LIABILITIES.
	\$1,683.00	Gross losses adjusted and unpaid
	00 500 00	
	22,789.00	31 not reported
	200.00	Gross claims for losses resisted
	\$24,672.00	Total
	9,682.19	Deduct reinsurance due or accrued
\$14,989.81		Net amount of unpaid losses and claims
269,238.09		Unearned premiums on fire risks
500.00	ue or accrued	Salaries, rents, expenses, bills, accounts, fees, etc., de
		Estimated federal, state and other taxes hereafter pe
7,000.00	•	_
4,250.00	ruea	Contingent commissions or other charges due or accr
\$295,977.90	•	Total liabilities, except capital
<b>ΨΔσυ,8( 1.8</b> U	\$200,000.00	Capital paid up in cash
462,185.55		Surplus as regards policy-holders
<b>\$</b> 758,163.45		Total

	RISKS AND PRES	MIUMS, 1913.		
		Fire.		
Bolton Bala			Risks.	Premiums.
In force December 8: Written or renewed d	1, 1912uring the year premiums over amount 1		\$68,495,781 57,338,491	\$625,674.20 <b>5</b> 02,335.97
reinsurance	remiums over amount i	received for		3,210.41
Totals Deduct those expired	and marked off as term	inated	125,834,272 48,728,735	\$1,131,220.58 452,607.59
In force at the e	end of the year 1913		\$77,105,537 14,994,488	\$678,612.99 169,734.02
Net amount in f	orce December 31, 1913		\$62,111,049	\$508,878.97
B	ECAPITULATION OF FIRE	RISKS AND PRE	MIUMS.	
Year.		Gross premiun	18	Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or le	\$21,474,488	\$173,279.0	37 1-2	\$86,639.83
1912   Two years	350,815	2,330.4	1-4	582.61
1911 1	348,991 8,951,678	1,360.6 71,607.3	37 3-4 71 1-6 02 1-2	1,020.50 11 934.62
1912 } Three years	8,951,678 10,441,813 12,618,525	80,567.0	2 1-2	11,934.62 40,283.51
1913 ]	12,618,525	92,465.3	36 5 <del>-</del> 6	77,054.47
1910	38 700	498.3		62.30 333.26
1911 Four years	115,718 87,111 87,650 600,164	888.6 563.0	13 5 <u>–</u> 8	351.89
1913	87,650	619.0	06 7-8	541.68
1909	600,164	8,137.0	06 1–10	818.71
1910	1,033,583 1,648,218 1,782,516	12,612.8	51 3-10	<b>3</b> ,783.75
1911 Five years 1912	1,048,218 1 782,518	19,755.8 <b>19,08</b> 0.4	92 1-2 13 7-10	9,877.96 13,356.30
1913)	2,495,079	25,113.0		22,601.70
Totals	\$62,111,049	\$508,878.9	7	\$269,238.09
Largest gross aggre	GENERAL INTER gate amount insured in		ard located	
Largest gross aggre anywhere in the U reinsurance, wheth	gate amount insured in Inited States, without a er the same be in admi	any one has ny deduction w tted or non-ad	vard located whatever for mitted com-	*** ***
Largest gross aggre anywhere in the I reinsurance, wheth panies?	gate amount insured in Inited States, without a er the same be in admi	any one has ny deduction w tted or non-ad	zard located whatever for mitted com-	\$20,000.00
Total amount of the	gate amount insured in Inited States, without an er the same be in admit company's stock owned	any one har ny deduction w tted or non-ad i by the direc	tors at par	
Total amount of the	gate amount insured in Inited States, without an er the same be in admit company's stock owned	any one har ny deduction w tted or non-ad i by the direc	tors at par	6,500.00 None.
Total amount of the value?  Total amount loaned	gate amount insured in Juited States, without an er the same be in admi a company's stock owned to directors or other offi- to stockholders not office	any one has ny deduction w tted or non-ad i by the direc cers?	tors at parAnswerAnswer	6,500.00
Total amount of the value?  Total amount loaned	gate amount insured in Juited States, without an er the same be in admi a company's stock owned to directors or other offi- to stockholders not office	any one has ny deduction w tted or non-ad i by the direc cers?	tors at parAnswerAnswer	6,500.00 None. None.
Total amount of the value?  Total amount loaned	gate amount insured in Juited States, without an er the same be in admi a company's stock owned to directors or other offi- to stockholders not office	any one has ny deduction w tted or non-ad i by the direc cers?	tors at parAnswerAnswer	6,500.00 None. None.
panies? Total amount of the value? Total amount loaned Total amount loaned What interest, direct any other insuran is a majority of the directly or indirectly	gate amount insured in Jnited States, without as er the same be in admit company's stock owned to directors or other officts stockholders not officer or indirect, has this company?	any one han ny deduction w tted or non-ad l by the directors? s? coany in the cap apany owned o	Answer tors at parAnswerAnswerAnswer ital stock ofAnswer r controlled, Yes. by the	6,500.00 None.
panies? Total amount of the value? Total amount loaned Total amount loaned What interest, direct any other insuran is a majority of the directly or indirectly	gate amount insured in Jnited States, without as er the same be in admit company's stock owned to directors or other officts stockholders not officer or indirect, has this company?	any one han ny deduction w tted or non-ad l by the directors? s? coany in the cap apany owned o	Answer tors at parAnswerAnswerAnswer ital stock ofAnswer r controlled, Yes. by the	6,500.00 None. None.
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panies? Total amount of the value? Total amount loaned Total amount loaned What interest, direct any other insurants a majority of the directly or indirectly home office of the Has this company gunow in force?  Gross risks written Less \$181,088.00 r panies authori	gate amount insured in Juited States, without a ser the same be in admit to company's stock owned to directors or other offit to stockholders not officer or indirect, has this company? capital stock of this company any other corporati Phoenia Assurance Co., Laranteed policies issued to Business in Connists canceled, and \$267,4 and in Connecticut	any one hany deduction witted or non-ad it by the directors?		6,500.00 None. None. None. No. Fire. \$1,010,914.00
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Total amount of the value? Total amount loaned Total amount loaned Total amount loaned What interest, direct any other insurants a majority of the directly or indirect home office of the Has this company gu now in force?  Gross risks written Less \$181,088.00 r panies authori Net risks writte Gross premiums on r Less \$989.51 returance in compa	gate amount insured in Inited States, without at er the same be in admit a company's stock owned to directors or other offit to stockholders not officer or indirect, has this company? capital stock of this company other corporatif the company of	any one hany deduction witted or non-ad it by the directors?		6,500.00 None. None. None. No.  Fire. \$1,010,014.00 448,513.00 \$562,401.00 \$8,747.58 4,694.61
panies? Total amount of the value? Total amount loaned Total amount loaned What interest, direct any other insurant is a majority of the directly or indirect home office of the Has this company gu now in force?  Gross risks written Less \$181,088.00 r panies authori  Net risks writte Gross premiums on r Less \$989.51 retur ance in compa	gate amount insured in Inited States, without are the same be in admit a company's stock owned to directors or other offit to stockholders not officer or indirect, has this company? capital stock of this company of the corporati Phoenic Assurance Co. Laranteed policies issued to Business in Connecticut on isks written in premiums, and \$2.7.05 nies authorized in Connecticut on increase in Connecticut of the	any one hany deduction witted or non-ad i by the directors?		6,500.00 None. None. None. No.  Fire. \$1,010,914.00 448,518.00 \$562,401.00 \$8,747.58 4,694.61 \$4,052.97
Total amount of the value? Total amount loaned Total amount loaned Total amount loaned What interest, direct any other insurants a majority of the directly or indirectl home office of the it Has this company gu now in force?  Gross risks written Less \$181,088.00 r panies authori Net risks writte Gross premiums on r Less \$989.51 retur ance in compa	gate amount insured in Inited States, without are the same be in admit a company's stock owned to directors or other offit to stockholders not officer or indirect, has this company? capital stock of this company of the corporati Phoenic Assurance Co. Laranteed policies issued to Business in Connecticut on isks written in premiums, and \$2.7.05 nies authorized in Connecticut on increase in Connecticut of the	any one hany deduction witted or non-ad it by the directors?		6,500.00 None. None. None. No.  Fire. \$1,010,014.00 448,513.00 \$562,401.00 \$8,747.58 4,694.61
Total amount of the value? Total amount loaned Total amount loaned Total amount loaned What interest, direct any other insuran Is a majority of the directly or indirectl home office of the it Has this company gu now in force?  Gross risks written Less \$181,088.00  Tess \$181,088.00  Net risks writte Gross premiums on r Less \$989.51 retur ance in compa  Net premiums r Losses paid Less losses on risk  Net losses paid	gate amount insured in Inited States, without a ser the same be in admit to company's stock owned to directors or other offit to stockholders not officer or indirect, has this company? capital stock of this compute company? capital stock of this compute company? capital stock of this compute the computer of the computer	any one hany deduction witted or non-ad it by the directors?	Answer  Answer  Answer  Answer  Ital stock of  Answer  controlled,  Yes, by the  mpany, and  Answer  Connecticut	6,500.00 None. None. None. No.  Fire. \$1,010,914.00 448,518.00 \$562,401.00 \$8,747.58 4,694.61 \$4,052.97 \$1,361.83 252.55 \$1,109.28
Total amount of the value? Total amount loaned Total amount loaned Total amount loaned What interest, direct any other insuran Is a majority of the directly or indirectl home office of the it Has this company gu now in force?  Gross risks written Less \$181,088.00  Tess \$181,088.00  Net risks writte Gross premiums on r Less \$989.51 retur ance in compa  Net premiums r Losses paid Less losses on risk  Net losses paid	gate amount insured in Inited States, without are the same be in admit a company's stock owned to directors or other offit to stockholders not officer or indirect, has this company?  Capital stock of this compute company?  Business in Connatted policies issued to the stock of this connatted policies issued to the stock of the computer of the stock of the stock of the stock of the computer of the stock of the stock of the stock of the stock of the computer of the stock of	any one hany deduction witted or non-ad it by the directors?	Answer  Answer  Answer  Answer  Ital stock of  Answer  controlled,  Yes, by the  mpany, and  Answer  Connecticut	6,500.00 None. None. None. No.  Fire. \$1,010,914.00 448,518.00 \$562,401.00 \$8,747.58 4,694.61 \$4,052.97 \$1,361.83 252.55

## PELICAN ASSURANCE COMPANY.

Schedule D. Bonds owned by	the Company.		
MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Boston, Mass., 4%, 1923	\$24,750.00	99	\$24,750.00
Brooklyn, N. Y., 31/4 %, 1937	6.446.00	88	6,446.00
Brooklyn, N. Y., 3½%, 1926	5,520.00	92	5,520.00
Brooklyn, N. Y., 3½%, 1927	8,680.00	92	3,680.00
Brooklyn, N. Y., 3½%, 1925	9,300.00	93	9,300.00
Brooklyn, N. Y., 3½ %, 1922	8,460.00	94	8,460.00
Brooklyn, N. Y., 3½ %, 1923	8,460.00	94	8,460.00
Brooklyn, N. Y., 3½ %, 1921	8,550.00	95	8,550.00
Brooklyn, N. Y., 3½%, 1924	8,370.00	93.	
Brooklyn, N. Y., 3½ %, 1928	4,550.00	91	4,550.00
Brooklyn, N. Y., 3½ %, 1925	6,510.00	93	6,510.00
New York City, 31/2 %, 1954	12,750.00	85	12,750.00
New YORK City, 4½%, 1957	26,000.00	104	26,000.00
New York City, 4%, 1916	217,800.00	99	217,800.00
RAILROAD BONDS:			
Atchison, Topeka & Santa Fè, 4%, 1995	27,900.00	93	27.900.00
Baltimore & Ohio, 31/2 %, 1925	86,000.00	90	36,000.00
Chicago, Milwaukee & St. Paul, 4%, 1989	18,600.00	93	18,600.00
Delaware & Hudson, 4%, 1943	47,000.00	94	47,000.00
Great Northern, Northern Pacific, 4%, 1921	23,750.00	95	23,750.00
Manhattan, 4%, 1990	31,150.00	89	31,150.00
Milwaukee. Sparta & Northwestern, 4%, 1947	81,850.00	91	31,850.00
N. Y. Central & Hudson River, 81/2 %, 1998	89,000.00	78	39,000.00
Union Pacific, 4%, 1947	19,200.00	96	19,200.00
MISCELLANEOUS BONDS: -			
New York Telephone Co., 41/2 %, 1939	28,500.00	95	28,500.00
Totals	\$654,096.00		\$654,096.00

#### PENNSYLVANIA FIRE INSURANCE COMPANY,

#### PHILADELPHIA, PA.

## Commenced Business, April, 1825.

R.	DALE BENSON,	President.	W.	GARDNEB	CROWELL,	Secretary.

	L STOCK.		
Amount of capital paid up in cash			
Amount of ledger assets December 31, 1	912	• • • • • • • • • • • • •	<b>\$</b> 8,067,787.19
, INC	OME.		
	Fire.		
Gross prems. received during the year and Deduct reinsurance,	4,814,811.34		
•			
\$673,160.45			
and return premiums,	3 970 040 04		
\$697,088.19	1,370,248.64		
Received for premiums (other than	perpetual)	<b>\$</b> 3,444,562.70	
Deposit premiums written on perpetual	risks (gross)	165,556.47	
Gross interest on mortgage loans	\$9,274.92		
Gross interest on collateral loans	11,598.14		
Gross interest on bonds and divi-			
dends on stocks	282,327.78		
Gross interest on deposits	4,142.85		
Gross interest on perpetual insur-			
ance, balance in reinsurance bureau,			
etc	45.35		
Gross rents from company's prop-			
erty, including \$8,000.00 for com-			
pany's occupancy of its own bldgs.	8,285.00		
Total gross interest and rents		315,674.04	
From transfer of perpetual policies		289.00	
Gross profit on sale or maturity of ledge	er assets, viz.:		
Bonds		8,977.47	
Total income			3,935,059.68
G			<b>*1</b> 0 000 046 07
Sum of both amounts			D12.UU2.840.87

Gross amount paid policy-holders Fire. for losses (including \$314,718.25		
occurring in previous years) \$2,111,193.18		
Deduct amount received for salvage,		
\$10,107.93		
for reinsurance in other companies,		•
<b>\$</b> 182,066.88		
and for discount,		
<b>\$1,247.18</b> 193,421.99		•
Net amount paid policy-holders for losses	\$1,917,771.19	
Expenses of adjustment and settlement of losses	50,865.94	
Commissions or brokerage	818,468.80	
Salaries, \$126,385.07, and expenses, \$21,235.38, of		
special and general agents	147,620.45	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	74,397.50	
Rents, including \$8,000.00 for company's occupancy		
of its own buildings	22,999.72	
Advertising, \$7,650.93; printing and stationery,		
\$19,710.37	27,361.30	
Postage, telegrams, telephone, and express	22,979.28	
Legal expenses	1,320.41	
Furniture and fixtures	568.12	
Maps, including corrections	7,892.50	
Underwriters' boards and tariff associations	48,108.98	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	2,496.99	
Inspections and surveys	12,133.06	
Repairs and expenses (other than taxes) on real		
estate	912.61	
Taxes on real estate	2,444.40	
State taxes on premiums	73,236.42	
Insurance-department licenses and fees	16,545.91	
Federal corporation tax	4,826.89	
Capital stock tax	8,612.17	
Municipal taxes	6,250.76	
Surety bonds	1,094.60	
Bradstreet's	922.50	
Entertaining agents	1,581.59	
Coal	595.70	
Dinners	3,621.92	
Deposit premiums returned	36,406.24	
Paid stockholders for interest or dividends (amount	005 000 60	
declared during the year)	225,000.00	
Agents' balances charged off	84.03	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	3,537,119.98
Balance		\$8,465,726.89

LEDGER	ASSETS

LEDGER ASSETS.		
Book value of real estate	\$189,377.07	
Mortgage loans on real estate	181,500.00	
Loans secured by collateral (Schedule C)	475,384.12	
Book value of bonds, \$6,287,805.56, and stocks,		
\$429,717.44 (Schedule D)	6,717,523.00	
Cash in company's office	1,094.12	
Deposits in trust companies and banks on interest	207,403.20	
Agents' balances, under three months due	665,017.41	
Agents' balances, over three months due	28,427.97	
Total ledger assets, as per balance	••••;••••••	<b>\$</b> 8,465,72 <b>6.89</b>
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$2,415.83	
Interest on bonds	87,686.31	_
Interest on collateral loans	5,698.84	•
Total interest accrued		95,800.98
Perpetual reinsurance deposits	•••••••••••••••••••••••••••••••••••••••	5,400.00
Gross assets		\$8,566,927.87
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$28,427.97	
Book value of real estate over market value	50,377.07	
Book value of bonds and stocks over market value		
(Schedule D)	476,214.00	
Book value of collateral over market value	8 <b>,946.62</b>	
Total		563,965.66
10001	• • • • • • • • • • • • • • • • • • • •	
Total admitted assets	•••••	\$8,002,962.21
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 29,857. <b>53</b>	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31 not reported	309,152.48	
Gross claims for losses resisted	23,757.96	•

Deduct reinsurance due or accrued .....

Net amount of unpaid losses and claims .....

\$342,519.73

\$362,767.97 20,248.24

	PENNSYLVA	NIÝ RIKE INS	URANCE	COMPANY.	541
Reserve on	remiums on fire perpetual policie federal, state and	s (90%)			3,471,870.23 1,072,518.86 40,000.00
Capital pai	iabilities, except d up in cash er all liabilities	• • • • • • • • • • • • • • • • • • • •		\$750,000.00	\$4,926,908.82
Surplu	s as regards poli	cy-holders		• • • • • • • • • • • • • • • • • • • •	3,076,053.39
Total	١	· · · · · · · · · · · · · · · · · · ·			\$8,002,962.21
(	(Showing deposits	SPECIAL DEP		II policy-holde	rs.)
Oregon Virginia	state, Country, Mun			of deposit. \$52,000.00 35,450.00	Corresponding liabilities. \$21,705.77 53,736.23 68,170.82
In force Dec.	ember 31, 1912 enewed during the		re.	Risks. \$729,543,763 485,085,712	Premiums. \$7,361,026.50 4,814,811.34
Totals		• • • • • • • • • • • • • • • • •	-	31,214,629,475 443,759,118	\$12,175,837.84 4,504,114.53
In force Deduct amou	at the end of the y	ear 1913	-	\$770,870,357 83,825,614	\$7,671,723.31 813,865.01
Perpetual ris	ount in force Decem sks not included a n same	.bove			\$6,857,858.30 \$47,238,901.00 \$1,191,687.62
	RECAPITULA	TION OF FIRE RI	SKS AND PI	REMIUMS.	
Year. Written.	Term.	Amount	Pross premiu		Premiums
1913 One ve		Amount. \$247,489,502	charged. \$2,353,487		unearned. \$1,176,743.94
1912 } Two y		433,350 400,792 90,007,912	2,942 2,743 897,325 944,804 948,167	.10 1-4	735.53 2,057.83 149,554.25 472,402.33 790,139.73
1910 1911 1912 1913 1909	years	99,840,168 430,686 305,914 233,379 312,700 28,400,393	3,437 2,870 2,525 2,868	.61 1-8 .24 3-8 .56 5-8	429.70 1,076.34 1,578.47 2,509.65 30.051.24
1910 1911 1912 1913 Over f	ears	29,824,013 33,007,671 34,001,618 32,753,431 5,166,895	300,512 307,281 350,266 366,950 336,427 35,246	.64 7-10 .96 9-10	92,184.58 175.133.03 256,865.40 302,785.16 17,623.05
	Totals Perpetual risks	\$687,044,743 47,238,901	\$6,857,85 1,191,68	8.30 7.62	\$3,471,870.23 1,072,518.86
	Grand totals		\$8,049,54		\$4,544,389.09
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?					
Total amount value? Total amount Total amount	t of the company t loaned to director t loaned to stockho	's stock owned rs or other officer olders not officer	by the dire	ctors at parAnswer:AnswerAnswer	48,300.00 Nonc. 18,000.00

What interest, direct or indirect, has this company in the capital stock of any other insurance company?	None. Vo. Vo.
Business in Connecticut, 1913.	Fire.
Gross risks written	\$5,127,739.78
Less \$801,756.58 risks canceled, and \$325,270.01 reinsurance in companies authorized in Connecticut	
Net risks written	\$4,000,713.14
Gross premiums on risks written	\$54,655.61
ance in companies authorized in Connecticut	9,381.19
Net premiums received	\$45,274.42
Less losses on risks reinsured in companies authorized in Connecticut	\$32,987.59 895.68
Net losses paid	\$32,041.91
Losses incurred	\$80,449.33 933.85

#### Schedule C. Loans on Collateral

Screaus C.	Loans on Collater	al.	
	Par value.	Market value.	Amount loaned.
50 shs. Com'w'lth Title Ins. & Trust C		\$15,000.00	\$10,000.00
45 " Third National Bank		10,665.00	8,000.00
The Ohio Electric Ry. Co., 1st Ref., 59	65,625.00	65,625.00	40 500 00
155 shs. The Ohio Electric Ry. Co	. 15,500.00	15,500.00	48,500.00
Union Ry. Gas & Elec. Co., Coll. Tr., 59	6 20,000.00	18,000.00	
Portland Ry., Lt. & Power, 1st Ref., 59 Consolidation Coal Co., 1st Ref. S. F., 59	6 15,000.00	14,250.00	25,000.00
Consolidation Coal Co., 1st Ref. S. F., 59	6 15,000.00	13,950.00	l
Bangor Power Co., 1st Mtg., 5% 400 shs. Phila. R. Tran. Vot. Tr. Cert	. 20,000.00	18,800.00	25,000.00
400 shs. Phila. R. Tran. Vot. Tr. Cert	20,000.00	10,800.00	
100 " Cambria Steel	. 5,000.00	4,800.00	
300 " Lake Superior Corp	. 80,000.00	9,000.00	25,000.00
50 " Amer. Union Fire Ins. Co		1,600.00	
Huntingdon & Broad Top R. R., 5%	. 5,000.00	4,500.00	
Nothing	. 0.00	0.00	8,946.62
Canadian Northern Ry., "F," b's	. <b>25,00</b> 0.00	23,750.00	
Missouri Pacific Ry. Co., 3-year, 5%, Note Portland Ry. Light & Power Co., "A" 5'	s 25,000.00	24,600.00	<b>20 000 00</b>
		14,250.00	50,000.00
Union Gas & Elec. Co. of N. J., 5% Col		4 500 00	
Tr. Ser. "A"		4,500.00	
200 shs. Union Traction Co	10,000.00	10,000.00	
300 " Lehigh Valley Transit Co., pre	15,000.00	10,800.00	
Carolina Term. Co., 1st Mtg., 5%	. 10,000.00	9,800.00 575.00	
25 shs. Phila Rapid Tran. Vot. T. Ctf		1,750.00	25,000.00
00 101k 10,5: 00: 11:::::::::::::::::::::::::::::::	. 2,500.00	1,750.00	25,000.00
100 "Phila, Rapid Transit Co., Vot.	5.000.00	2.100.00	-
2000 " St. Louis Transit Co., 5%		1.440.00	
9 " Com. Nat. B'k, Charlotte, N. C		1,350.00	
75 " United Gas Impv. Co	3.750.00	8,800.00	
75 " Geo, Ry. & Elec. Co., com		8,700.00	
Choc., Okla, & Gulf R., Co., Con. Mtg. 59		1.000.00	
Public Ser. Corp. of N. J., G. M. 59	2,000.00	1.800.00	50,000.00
Balt. & Ohio. 20-yr. 4½%	15,000.00	13,800.00	00,000
Geo. Ry. & El. Co., Ref. & Imp. S. F., 59	30,000.00	29,400.00	
Port. Ry. Lt. & Pr. Co., 1st & Ref. 30-yr.,	5% 3.000.00	2.820.00	
25 shs. Girard Trust Company		24,300.00	
800 " Lehigh C'l & Nav. Co., Tr. Ctfs		25,200.00	
200 " Utah Cop. Co., Full-p'd, N-asset		9,200.00	50,000.00
45 " U. S. Steel, pref	4,500.00	4,600.00	
Public Ser. Corp. of N. J., Gen. Mtg. 59	62,500.00	62,500.00	49,937.50
500 shs. United States Steel Corp., com		27,500.00	
500 " Cambria Steel Co	. 25,000.00	28,500.00	E0.000.00
50 " Lehigh C'l & Nav. Co., Tr. Ctfs	. <b>2.</b> 500.00	4,200.00	50,000.00
92 " Lehigh Valley R. R. Co	. 4,610.00	<b>6,716.0</b> 0 j	

IBMMSILVAMIA FILE 1.	HOUMINGE	COMPANI.	910
	Par value.	Market value	Amount loaned.
100 shs. Cambrie Steel Co.	5,000.00	4,800.00	
100 shs. Cambria Steel Co	10,000.00	13,500.00	
100 " So. Pacific Co., com	10,000.00	8,600.00	) <b>50,000.00</b>
500 " U. S. Steel, com	10,000.00 50,000.00	28,000.00	) {
630 " Southern Ry. Co	63,000.00	13,860.00	) )
Totals	\$723,285.00	\$692 101 O	9 \$475,384.12
100019	<b>\$120,200.</b> 00	<b>\$002,101.</b> 0	0 4110,002.12
Schedule D. Bonds and Stoo	ks owned by	the Company.	
Comment to Management Design	D		. Market value.
Atlanta, Georgia, 44%, 1922	\$1		
Dayton, Ohio, 5%, 1915-16	2	9,773.75 10	11/2 25,875.00
Duluth, Minn., 41/2%, 1927	4	8,232.60 10	<b>47,000.00</b>
Powland Oregon 5% 1992-22-25	10	0,484.38 9 4,823.70 10	
Portland, Oregon, Port of, 5%, 1922	2	0,719.10	
Richmond, Virginia, 4%, 1926	2	1,732.00 9	4 18,800.00
Richmond, Virginia, 4%, 1941	1	7,609.87 9	
Sharnahurg Pa 4% 1914-19		981.25 99 1,464.00 99	900.00 <b>29,4</b> 00.00
Atlanta, Georgia, 4½%, 1922 Dayton, Ohio, 5%, 1915-16 Duluth, Minn., 4½%, 1927 New York City, 4%, 1957 Portland, Oregon, 5%, 1922-23-25 Portland, Oregon, 5%, 1922-23-25 Richmond, Virginia, 4%, 1926 Richmond, Virginia, 4%, 1941 Richmond, Virginia, 4%, 1941 Richmond, Virginia, 4%, 1943 Sharpsburg, Pa., 4%, 1914-19 West Knoxville, Tenn., 6%, 1919	2	2,000.00 10	29,400.00 20,800.00
			•
RAILEOAD BONDS:  Atchison, Topeka & Santa Fé, 4%, 1958 Atlantic City, 5%, 1919 Atlantic Coast Line, 4%, 1952 Atlantic Coast Line, 4%, 1915 Baltimore & Ohio, 3½, %, 1925 Baltimore & Ohio, 5%, 1914 Baltimore & Ohio, 4%, 1941 Bangor & Arcostock, 5%, 1939 Buffalo & Susquehanna, 4%, 1951 Buffalo, Rochester & Pittsburgh, 4½%, 1927 Buffalo, Rochester & Pittsburgh, 5%, 1917 Cambria & Indiana, 5%, 1916-17	4	7 000 75 0	7 49 800 00
Atlantic City, 5%, 1919	3	7,690.75 8° 0,825.00 10°	7 43,500.00 2 30,600.00
Atlantic Coast Line, 4%, 1952	9	2,500.00 9	90,000.00
Atlantic Coast Line, 4 1/2 %, 1915	2	5,000.00 9:	<b>24,75</b> 0.00
Baltimore & Ohio, 3½%, 1925	9	4,533.75	90,000.00
Baltimore & Ohio, 4%, 1941	ĝ	9,625.00 10 3,250.00 8	90,000.00 50,000.00 85,000.00
Bangor & Aroostook, 5%, 1939	4	3.10U.UU B	21,000.00
Bangor & Aroostook, 5%, 1989	• • • • • • • • • • • • • • • • • • • •	7,500.00 9	47,000.00
Buffalo & Susquehanna, 4%, 1951	2		5 11,250.00 8 24,000.00
Buffalo, Rochester & Pittsburgh, 5%, 1917		7,000.00 10	
Cambria & Indiana, 5%, 1916-17	2	<b>4,</b> 875.00 9°	7 24,250.00
Central Pacific, 4%, 1949	14	8,196.25 9	138,000.00
Chattanooge Ry & Lt Co 5% 1956		3,879.91 8- 6,750.00 9	84,500.00 8 46,500.00
Chesapeake & Ohio, 44%, 1992	ŝ	2,500.00 9	47,000.00
Chesapeake & Ohio, 5%, 1939		1,000.00 10	5 105,000.00
Chesapeake & Ohio, 4%, 1916	,	9,612.50	7 9,700.00 9 24,750.00
Bufialo, Rochester & Pittsburgh, 5%, 1917 Cambria & Indiana, 5%, 1916-17 Central Pacific, 4%, 1949 Central Pacific, 4%, 1949 Central Pacific, 4%, 1956 Chasapeake & Ohio, 4½%, 1992 Chesapeake & Ohio, 5%, 1939 Chesapeake & Ohio, 5%, 1939 Chesapeake & Ohio, 4%, 1916 Chesapeake & Ohio, 4%, 1914 Chicago & Alton, 5%, 1918 Chicago, Hammond & Western, 6%, 1927 Chicago, Indiana & Southern, 4%, 1956 Chic, Indianapolis & St. Lo. Short Line, 4%, Chicago & Northwestern, 5%, 1929	2		24,500.00
Chicago, Hammond & Western, 6%, 1927 .	5	9,000.00 11	58,000.00
Chicago, Indiana & Southern, 4%, 1956	1050 4	5,250.00 9: 9,875.00 9:	1 45,500.00 0 45,000.00
Chicago & Northwestern, 5%, 1929	4	7,900.00 10	
Chi.ago, Rock Island & Pacific, 4%, 1988 .	10	2,925.00 8·	4 84,000.00
Chicago, Rock Island & Pacific, 4%, 1914.		4,226.87 9	0.0 200 00
Chicago, Mock Island & Pacine, 4%, 1954 .	12	7,500.00 7 4,250.00 8	3 36,500.00 4 126,000.00
Chicago & Western Indiana, 5%, 1915	5	0,000.00	49,500.00
Choctaw, Oklahoma, & Gulf, 5%, 1952	5	3,750.00 10	50,000.00
Erie, 4%, 1996	4	8,625.00 8	3 41,500.00 1 12,780.00
Rrie 5% 1915	2	4.781.25	24.750.00
Chic., Indiana & Southern, 4%, 1956 Chic., Indianapolis & St. Lo. Short Line, 4%, Chicago & Northwestern, 5%, 1929 Chi.ago, Rock Island & Pacific, 4%, 1938 Chicago, Rock Island & Pacific, 4%, 1934 Chicago & Chi. Siand & Pacific, 4%, 1934 Chicago & Western Indiana, 4%, 1952 Chicago & Western Indiana, 5%, 1915 Choctaw, Oklahoma, & Gulf, 5%, 1952 Erie, 4%, 1996 Erie, 4%, 1996 Erie, 4%, 1996 Erie, 4%, 1997 Evansville & Terre Haute, 5%, 1942 Florida East Coast, 44%, 1959 Greenbrier Ry., 4%, 1940 Houston Belt & Terminal, 5%, 1987 Indiana, Col. & Eastern Traction Co., 5%, lowa Central, 4%, 1951 Lamestown, Franklin & Clearfield, 4%, 1959 Lehigh Valley, 4%, 1920 Lehigh Valley, 4%, 1920 Lehigh Valley, 4%, 1920 Lehigh Valley, 4%, 1920 Louisville & Nashville, 4%, 1945 Middand Valley, 5%, 1953	2	5,750.00 9	24,750.00
Florida East Coast, 41/2 %, 1959	4	7,000.00 9	45,500.00
Hongton Bolt & Terminal 50% 1997	9	6,125.00 8 9.750.00 9:	1/2 84,500.00
Indiana. Col. & Eastern Traction Co 5%.	1926 4	7.000.00	
Iowa Central, 4%, 1951	1		12,500.00
Jamestown, Franklin & Clearfield, 4%, 1959	4	7,500.00 9: 2,363.10 9:	2 46,000.00
Lehigh Valley, 4%, 1919	<u>2</u>	7,500.00 9: 2,363.10 9: 2,100.00 9:	
Lehigh Valley, 41/2%, 2003	2	3,312.50 9	23,000.00
Long Island, 41/2%, 1922	5	0,250.00 9	8 48,000.00
Louisville & Nashville, 4½%, 1945	5	5,475.00 10 7,970.00 4	
Midland Valley, 5%, 1953	· · · · · · · · · · · · · · · · · · ·	4,035.00	
Minn. & St. Louis, 5%, 1915		5,422.50 9	24,750.00
Minn. & St. Louis, 5%, 1918		9,975.00 9	
Minneapolis & St. Louis, 5%, 1919	1	4,962.50 9: 6,875.00 9:	
Newburgh & New York. 5%. 1929	2	5,750.00 10	
New Orleans Terminal, 4%, 1953	9	4,812.50 8	80,000.00
Midland Valley, 5%, 1953  Midland Valley, 5%, 1953  Minn. & St. Louis, 5%, 1915  Minn. & St. Louis, 5%, 1918  Minneapolis & St. Louis, 5%, 1919  Mutual Terminal Co. of Buffalo, 4%, 1924  New Orleans Terminal, 4%, 1923  New Orleans, Texas & Mexico, 5%, 1914	4	5,868.75 9	45,540.00

New Orleans, Texas & Mexico, 5%, 1916 New Orleans, Texas & Mexico, 5%, 1918 New Orleans, Texas & Mexico, 5%, 1919 New York Central, 54%, 1915 New York Central, 5%, 1915 New York Central & Hudson River, 4%, 1934 New York Central & Hudson River, 4%, 1934 New York Central & Hudson River, 4%, 1915 New York State, 4½%, 1962 New York, Susquehanna & Hartford, 4%, 1916 New York, Susquehanna & Western, 5%, 1916 New York, Susquehanna & Western, 5%, 1917 New York, Susquehanna & Western, 5%, 1917 New York, Susquehanna & Western, 5%, 1919 Norfolk & Western, 4%, 1944 Norfolk & Western, 4%, 1945 Norfolk & Western, 4%, 1915 Omaha & Council Bluffs Street, 5%, 1928 Oregon Short Line, 4%, 1915 Omaha & Council Bluffs Street, 5%, 1928 Oregon Short Line, 4%, 1915 Pennsylvania, 4½%, 1914 Pennsylvania, 4½%, 1915 Pennsylvania, 4½%, 1916 Pennsylvania, 4½%, 1916 Pennsylvania, 4½%, 1917 Pennsylvania, 4½%, 1948 Phila. Baltimore & Washington, 4%, 1917-22 Philadelphia Rapid Transit Co., 5%, 1932 Pittsburgh, Cin. & St. Louis, 4%, 1957 Philadelphia Reading, 5%, 1941 Phila, Wilmington & Baltimore, 4%, 1921 Phila, Wilmington & Baltimore, 4%, 1924 Southern Pacific, 4%, 1955 Southern Pacific, 4%, 1955 Southern Railway, 4%, 1915 Southern Railway, 4%, 1915 Southern Railway, 4%, 1915 Southern Railway, 4%, 1916  Term R. R. Ass'n of St. Louis, 4%	Book value.	Rate.	Market value.
New Orleans, Texas & Mexico, 5%, 1916		99	1,980.00
New Orleans, Texas & Mexico, 5%, 1918	1,990.00 16,915.00 5,955.00	99	16,830.00
New Orleans, Texas & Mexico, 5%, 1919	5,955.00	99	5,940.00
New York Central, 41/2%, 1918	24,787.82	99	24,750.00
New York Central & Hudson Piron 400, 1024	48,375.00	100 86	50,000.00
New York Central & Hudson River 44% 1915	22,875.00 24,937.50	99	21,500.00 24,750.00
New York, New Haven & Hartford, 4%, 1914	24.162.50	100	25,000.00 21,750.00
New York State, 41/2%, 1962	23,562.50	87	21,750.00
New York, Susquehanna & Western, 5%, 1916	19,842.02	99 99	19,800.00 14,850.00
New York, Susquehanna & Western, 5%, 1919	14,795,73	99	14.850.00
Norfolk & Western, 4%, 1944	14,851.42 14,795.73 92,562.50 9,700.00	881 <u>4</u> 98	88,500.00
Norfolk & Western, 4%, 1915	9,700.00	98	9,800.00
Omaha & Council Pluffs Street 50/ 1998	49,107.50 49,250.00	99 96	49,500.00 48,000.00
Oregon Short Line, 4%, 1929	48,500.00	90	45.000.00
Pennsylvania Company, 3½ %, 1916	48,500.00 89,580.95 14,944.33	90 97	45,000.00 42,680.00 14,850.00
Pennsylvania, 4½%, 1914	14,944.33	99	14,850.00
Pennsylvania 41/2 % 1916	14,874.75 9,872.35	99 99	14,850.00 9,900.00
Pennsylvania, 4½%, 1917	9,830.32 19,200.00 73,677.50	99	9,900.00
Pennsylvania, 4%, 1948	19,200.00	99	19,800.00
Phila., Baltimore & Washington, 4%, 1917-22	73,677.50	94 99	70,500.00
Philadelphia Rapid Transit Co. 5% 1957	54,531.25 50,250.00 100,250.00	99	49,500.00 49,500.00
Philadelphia & Reading, 5%, 1941	100,250.00	1121 <u>4</u> 97	112,500.00
Phila., Wilmington & Baltimore, 4%, 1921	62,450.00	97	112,500.00 63,050.00
Pittsburgh & Charleroi Street, 5%, 1932	62,450.00 25,812.50 97,750.00	98 94	24,500.00
Pittsburgh, Youngstown & Ashtabula, 4%, 1948	24,897.50	98	94,000.00 24,500.00
Reading Co. and Phila. & Reading Coal & Iron			
Co., 4%, 1997	48,562.50 23,750.00 97,218.75	93	46,500.00
Southern Pacific 4% 1955	23,750.00 97 918 75	85 90¾	21,250.00 90,750.00
Southern Pacific, 4%, 1950	46.125.00	85	42,500.00
Southern Railway, 4%, 1951	46,125.00 92,187.50	841/	84.500.00
Southern Railway, 41, %, 1914	502.40	100	4,000.00
Southern Railway, 41/2 %, 1915	9,860.00 <b>24,927.</b> 03	99 100	9,900.00 <b>25,00</b> 0.00
Southern Railway, 5%, 1915	24.535.35	100	25,000.00
Southern Railway, 5%, 1916	24,322.85	100	25,000.00
St. L., Ir. Mt. & So. Ky. Co., R. & G. Div., 4%, 1933 St. Louis & San Francisco, 5%, 1927	94,500.00	77 58	77,000.00 26,500.00
St. Louis & San Francisco, 5%, 1940	44,875.00 47,000.00	40	20,000.00
Terre Haute, Indiana & Eastern, 5%, 1940	47.250.00	97	48,500.00
Term. R. R. Ass'n of St. Louis, 41/2 %, 1939	54,500.00	98	49,000.00
Union Pacific. 4%, 1947	124,812.50 26,218.75 49,500.00	85 1/2 96	106,875.00 24,000.00
Virginia & Southwestern, 5%, 1958	49,500.00	92	24,000.00 46,000.00
Virginia Ry. Co., 5%, 1962	49.500.00	98	49,000.00
Washington, Ohio & Western, 4%, 1924	54,497.50 48,318.33	91 92	51,870.00 46,000.00
Western Transit Company, 579 76, 1525	20,010.00	82	40,000.00
MISCELLANEOUS BONDS:		•	
MISCELLANEOUS BONDS:—  Chesapeake & Delaware Canal Co., 4%, 1916 Chicago Elevated Rys., 5%, 1914 Counties Gas & Electric Co., 5%, 1962 Georgia Ry. & Elec. Co., 5%, 1949 Hoboken Ferry Co., 5%, 1948 Indianapolis Water Works Securities Co., 6%, 1948 Interborough Rapid Transit Co., 5%, 1966 Keystone Coal & Coke Co., 6%, 1915 Lehigh Coal & Nav. Co., 4½%, 1930 Lehigh Coal & Navigation Co., 4%, 1944 Lehigh Coal & Navigation Co., 4%, 1948 Lehigh Coal & Navigation Co., 4½%, 1921 Mfg. Water Co., 5%, 1939 Massachusetts Elec. Co., 5%, 1915 Mather Ry. Equipment Co., 5%, 1914 Motropolitan Street, Kansas City, 5%, 1913 Minn. Gas Light Co., 5%, 1922 Mortgage Bond Co. of N. Y., 4%, 1966 Penn. Mary Coal Co., 5%, 1939 Phila. Sub. Gas & Elec. Co., 5%, 1960 Public Service Corp. of N. J., 5%, 1969 Union Traction Co. of Indiana, 5%, 1919 Wilkes-Barre Gas & Electric Co., 5%, 1955 Wilmington Gas Co., 5%, 1949	8,602.50	60	6,000.00
Chicago Elevated Rys., 5%, 1914	49,125.00	95	47,500.00
Countles Gas & Electric Co., 5%, 1962	49,750.00	99 99	49,500.00 48,500.00
Hoboken Ferry Co. 5%, 1946	51.250.00	103	51.500.00
Indianapolis Water Works Securities Co., 6%, 1948	50,000.00	100	51,500.00 50,000.00 49,000.00
Interborough Rapid Transit Co., 5%, 1966	49,375.00 51,250.00 50,000.00 49,250.00	98	49,000.00
Keystone Coal & Coke Co., 6%, 1915	50,000.00 50,250.00 18,320.00 103,920.00 50,375.00	100 99	50,000.00 49 500 00
Lehigh Coal & Navigation Co., 4%, 1914	18.320.00	99	49,500.00 19,800.00 96,000.00
Lehigh Coal & Navigation Co., 4%, 1948	103,920.00	96	96,000.00
Lehigh Coal & Navigation Co., 41/2 %, 1921	50,375.00	98	49,000.00
Massachusetts Elec. Co., 5%, 1939	49.300.00	100 100	48,000.00 50.000.00
Mather Ry. Equipment Co., 5%, 1914	44.887.50	100	45,000.00
Metropolitan Street, Kansas City, 5%, 1913	44,887.50 49,375.00	94	50,000.00 45,000.00 47,000.00 50,500.00
Minn, Gas Light Co., 5%, 1922	50,440.00 22,437.50	101 85	50,500.00 21,250.00
Penn. Mary Coal Co., 5%, 1939	47,980.00	99	47 520 00
Phila. Sub. Gas & Elec. Co., 5%, 1960	23,000.00	93	28,250.00
Public Service Corp. of N. J., 5%, 1959	71,500.00	89 92	23,250.00 66,750.00 46,000.00
Wilkes-Rarre Gas & Electric Co., 5%, 1919	71,500.00 48,750.00 50,000.00	101	50,500.00
Wilmington Gas Co., 5%, 1949	24,375.00	98	24,500.00

RAILEOAD STOCKS: —  440 shs. Bellefonte Central Co., Penn	Book value. 20,150.00 18,501.00 121,551.32	5 20	2,200.00 4,200.00
BANK STOCKS: —  200 shs. Philadelphia Nat	19,165.12	435	87,000.00
MISCELLANEOUS STOCKS:—  2 shs. General Adjustment Bureau of N. Y. 5 "Pacific Coast Adjustment Bureau 18 "Philadelphia Bourse	100.00 500.00 700.00 350.00 500.00 600.00 147,500.00 100,000.00	50 100 5 50 100 70 100 0	100.00 500.00 90.00 350.00 500.00 420.00 147,500.00 0.00
Totals	• • •		\$6,241,309.00
from statement. va	ar lue. 175.00	cost. \$0.00	Market value Dec. 81, 1918. \$0.00

## PEOPLE'S NATIONAL FIRE INSURANCE COMPANY,

#### WILMINGTON, DEL.

## Commenced Business, January, 1909.

E	C	STOFFS	President	

HENRY T. ALLEY, Secretary.

	<del></del>		
CAPIT	TAL STOCK.		
Amount of capital paid up in ca		\$1,000,000,00	
Amount of ledger assets December 31			\$1,980,997.15
Amount of leager about December 01	., 1012	• • • • • • • • • • • • •	Ψ1,000,001.1 <b>0</b>
T.	NCOME.		
LP:/0%_0.3	Fire.		
Gross prems. received during the yea	r \$1,202,290.97	•	
Deduct reinsurance,			
\$188,957.66			
and return premiums,			
\$228,306.10	417,263.76		
Received for premiums (other th	nan perpetual)	\$785,027.21	
Deposit prems. written on perpetual	risks (gross)	510.00	
Gross interest on mortgage loans	\$29,519.00		
Gross interest on collateral loans	892.54		
Gross interest on bonds and divi-			
dends on stocks	47,974.01		
Gross interest on deposits	770.37		•
Gross interest from Philadelphia			
Stock Exchange	765.59		
Gross interest on mortgage loan not			
taken	25.50		
Discount for prepayment for bond	69.37		
Gross inter't on certificate of deposit	39.43		
Gross interest from Central Trust			
and Savings Co	66.64		
Gross interest on deposit with Phila-	•		
delphia Underwriters' Association	3.15		•
Gross rents from company's prop-			
erty, including \$5,000.00 for com-			
pany's occupancy of its own bldgs.	12,496.82		
Total gross interest and rents .		92,622. <b>42</b>	

Sum of both amounts ...... \$2,900,403.47

Fire.

#### DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$70,957.70

occurring in previous years) \$634,192.62	
Deduct amount received for salvage,	
\$2,049.98	
for reinsurance in other companies,	
\$149,049.72	
and for discount,	
<b>\$497.95</b>	
-	
Net amount paid policy-holders for losses	<b>\$</b> 482,594.97
Expenses of adjustment and settlement of losses	12,760.27
Commissions or brokerage	237,383.82
Salaries, \$4,400.45, and expenses, \$3,843.43, of	
special and general agents	8,243.88
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	48,856.85
Rents, including \$5,000.00 for company's occupancy	
of its own buildings	5,625.00
Advertising, \$2,190.46; printing and stationery,	
<b>\$</b> 5,656.21	7,846.67
Postage, telegrams, telephone, and express	4,218.77
Legal expenses	494.10
Furniture and fixtures	767.86
Maps, including corrections	1,772.87
Underwriters' boards and tariff associations	12,073.15
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	860.98
Inspections and surveys	915.23
Repairs and expenses (other than taxes) on real	
estate	7,890.10
Taxes on real estate	2,422.80
State taxes on premiums	<b>2</b> 3,072.85
Insurance-department licenses and fees	12,396.97
Interest paid on mortgage	1,500.00
Ground rent	<b>437.80</b>

# 548 PEOPLE'S NATIONAL FIRE INSURANCE COMPANY.

Discount on advance nerment	900 00	
Discount on advance payment  Borrowed money returned	200.00	
1,2° (3,1° (1,1)(1,1° (1,1° (1,1° (1,1° (	40,000.00	
Interest	536.10	
Bond premium	510.74	
Mercantile agency	653.00	•
Meals to employees	461.27	
Expense of stockholders' meeting	39.16	
Audits	292.00	
Rent of safe deposit	250.00	
Registering stock	67.50	
Subscriptions	90.00	
Light and heat	280.68	
Office supplies	278.06	
Moving furniture	22.93	
Appraisal of building	30.00	
Signs	70.85	
Publications	241.30	
Traveling	2,486.35	
Sundries	187.5 <b>6</b>	
Deposit premiums returned	1,154.50	
Agents' balances charged off	83.67	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	<b>247.46</b>	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate	100,000.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	1,020,318.07
Balance		\$1,880,085.40
		<b>,</b> -,,
LEDGER ASSETS.		
Book value of real estate (less \$106,704.16 incum-		
brances)	<b>\$</b> 72, <b>399.</b> 10	
Mortgage loans on real estate	530,597.50	
Loans secured by collateral (Schedule C)	5,600.00	
Book value of bonds, \$957,137.86, and stocks,		
\$129,351.50 (Schedule D)	1,086,489.36	
Cash in company's office	<b>12,</b> 718.0 <b>7</b>	
Deposits in trust companies and banks not on in-		
terest	78.74	
Deposits in trust companies and banks on interest	69,087.72	
Agents' balances, under three months due	101,095.19	
Agents' balances, over three months due	2,019.72	

Total ledger assets, as per balance .....

\$1,880,085.40

NON-LEDGER ASSETS.	Non-ledger assets.
Accrued.	
*7,192.80	Interest on mortgages
	Interest on bonds
oans 126.00	Interest on collateral loans
ued 21,923.	Total interest accrued
tate over book value 20,896.	Market value of real estate over book value
<b>\$1,922,905.</b>	Gross assets
DEDUCT ASSETS NOT ADMITTED.	DEDUCT ASSETS NOT ADMITT
resenting hyginess written	Agents' balances, representing business written
	prior to October 1, 1913
	Book value of bonds and stocks over market value
	(Schedule D)
51,820.36	(Benedule D)
53,840.	Total
<del></del>	
ssets\$1,869,065.	Total admitted assets
LIABILITIES.	LIABILITIES.
nd unpaid \$10,235.51	Gross losses adjusted and unpaid
reported and unadjusted,	Gross claims for losses reported and unadjusted,
incurred prior to December	plus reserve for losses incurred prior to December
	31 not reported
resisted 10,099.00	Gross claims for losses resisted
\$56,656.80	Total
	Deduct reinsurance due or accrued
aid losses and claims \$41,101.	Net amount of unpaid losses and claims
	Unearned premiums on fire risks
	Reserve on perpetual policies (90%)
	Interest due or accrued remaining unpaid
	Salaries, rents, expenses, bills, accounts, fees, etc., du
	Estimated federal, state and other taxes hereafter pa
cept capital	Total liabilities, except capital
	Capital paid up in cash
ties 228,383.64	Surplus over all liabilities
policy-holders	Surplus as regards policy-holders
\$1,869,065.	Total

(Showing deposits not 1	SPECIAL DEPOSI		noliar-l	older	
(a coposite nov .					Corresponding
State, Country, Municipa	• •		of depos	sit.	liabilities.
Georgia Virginia			\$20,00	00.00 19.00	\$12,348.09 19,767.78
Virginia Special deposits in excess of corres	ponding liabilit	ies, \$36,6	23.13.		19,101.10
•	_				
Risks	AND PREMIUM	s. 1918.			
	Fire.	,	Risk	B.	Premiums.
In force December 31, 1912			\$149,237	,486	\$1,645,960.38
Written or renewed during the year Excess of original premiums over	r		66,600	,313	1,202,290.97
reinsurance					1,868.55
		_			<del></del>
Total Deduct those expired and marked or	ff as terminated	3	76.503	.883	\$2,850,119.90 1,322,767.19
In force at the end of the year Deduct amount reinsured			\$139,333 40,459		\$1,527,352.71 434,336.93
		-	<del></del>	<u> </u>	
Net amount in force, Decembe					\$1,093,015.78
Perpetual Risks, not included above Deposit Premiums on same	• • • • • • • • • • • • • • • • • • • •	• • • • • • •	• • • • • • •	• • • •	\$394,200.00 \$11,871.47
Deposit Fremiums on same	•••••	• • • • • • •	• • • • • • •	• • • •	<b>#11,011.11</b>
RECAPITULATION	on From Dear	a swn Dr	······		
Year.		Gross pre			Premiums
Written. Term.	Amount.	charg	ed. U	aearne	d. unearned.
1913 One year or less	\$37,442,746	\$424,6		1-2	\$212,327.18
1912 } 1913 } Two years	195,566 323,267	3,1 4.2	.41.53 206.10	1-4 3-4	785.38 3,154.56
1911 )	10,071,208	117.1	01.28	1-8	19.516.88
1912 Three years	10,071,208 13,965,288	141.8	86.96	1-2	70,943.48
1913 J 1910 J	16,641,570 1,759,223	15.8	86.96 37.75 61.19	1-2 5-6 1-8	70,943.48 147,781.45 1,982.65
1911 ( _	23,649	3	15.42	3-8	118.29
1912 Four years 1913	72,782 62,975	1,4	54.11 73.97	5–8 7–8	908.81 764.72
1909	920,274	8,2	66.28	1-10	826.63
1910   1911 } Five years	5,357,361	58,6	97.47	3-10 1-2	17,609.25 18,812.79
1911 Five years 1912	4,345,732	49,1	25.58 .09.17	7-10	34,376.44 42,716.34
1913	62,975 920,274 5,357,361 3,331,979 4,345,732 3,588,710	47,4	62.59	9–10 ro rat	42,716.34
Over five years	111,020		22.02 p	70 746	a 3,771.80
Totals	\$98,874,258 394,200	\$1,093,0	15.78		\$576,396.65
Perpetual risks	394,200	11,8	71.47		10,684.35
Grand totals	\$99,268,458	\$1,104,8	87.25		\$587,081.00
	AL INTERROG				
Largest gross aggregate amount	insured in an	y one ha	azard loc	ated	
Largest gross aggregate amount anywhere in the United States, reinsurance, whether the same b	without any d	eduction or non-a	dmitted o	om-	
panies? Total amount of the company's st value? Total amount loaned to directors or Total amount loaned to stockholders			Ans	wer	\$75,000.00
Total amount of the company's st	ock owned by	the dire	ctors at	par mer	50.050.0 <b>0</b>
Total amount loaned to directors or	other officers?		Ans	wer	None.
Total amount loaned to stockholders	not officers?	v in the	Ans	wer	None.
What interest, direct or indirect he of any other insurance company? Is a majority of the capital stock directly or indirectly, by any oth	· · · · · · · · · · · · · · · ·		Ans	noer	None.
Is a majority of the capital stock	of this company	y owned	or contro	lled,	<b>37</b> -
Has this company guaranteed policies	es issued by an	y other	company,	and	No.
now in force?			Ans	wer	No.
	s in Connecti	CUT, 1918	3.		Fire.
Gross risks written	and exercate				\$2,450,302,00
Less \$379,677.00 risks canceled, panies authorized in Connect	анц эр21,840.U	o reinsur	• • • • • • • • • • • • • • • • • • •	ош-	907,512,00
				-	
Net risks written		• • • • • • •	• • • • • • • •	• • •	*1,04%,18U.00

Gross premiums on risks written	Fire. \$27,342.47
surance in companies authorized in Connecticut	8,345.06
Net premiums received	\$18,997.41
Less losses on risks reinsured in companies authorized in Connecticut	\$8,720.92 2,069.50
Net losses paid	\$6,651.42
Less losses on risks reinsured in companies authorized in Connecticut	\$8,083.92 2,057.43
· Net losses incurred	\$6,026.49
Gross risks written Less \$0.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut	Hail. \$898,474.00 0.00
Net risks written	\$898,474.00
Gross premiums on risks written	\$10,195.66
Gross premiums on risks written	
Companies advantage in Connecticut	0.00
Net premiums received	\$10,195.66
Less losses on risks reinsured in companies authorized in Connecticut	\$2,015.00 0.00
Net losses paid	\$2,015.00
Less losses on risks reinsured in companies authorized in Connecticut	\$2,015.00 0.00
Net losses incurred	\$2,015.00
Schedule C. Loans on Collateral.	
Par value. Market value. A	mount loaned.
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Philadelphia, Pa	\$5,600.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value.  \$5,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 15,000.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 15,000.00 8,200.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 10,000.00 15,000.00 8,200.00 10,200.00 10,400.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 15,000.00 10,200.00 10,400.00 4,750.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 12,000.00 10,200.00 10,400.00 4,750.00 9,700.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 10,000.00 10,200.00 10,400.00 4,750.00 9,700.00 10,100.00 10,000.00 9,800.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 12,000.00 10,200.00 14,750.00 9,700.00 10,100.00 10,100.00 10,000.00 9,800.00 5,000.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 10,200.00 10,400.00 4,750.00 9,700.00 10,000.00 5,000.00 10,000.00 10,000.00 10,000.00 10,000.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value.  \$5,100.00 5,100.00 10,000.00 11,000.00 4,750.00 9,700.00 10,100.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,100.00 10,100.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 12,000.00 10,200.00 10,400.00 10,100.00 10,100.00 10,100.00 10,000.00 10,000.00 10,000.00 10,700.00 10,700.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 12,000.00 10,200.00 10,400.00 10,100.00 10,100.00 10,100.00 10,000.00 10,000.00 10,000.00 10,700.00 10,700.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value.  \$5,100.00 5,100.00 10,000.00 12,000.00 10,200.00 10,400.00 10,100.00 10,100.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 10,200.00 10,200.00 10,100.00 10,100.00 10,100.00 10,100.00 10,000.00 10,100.00 10
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 5,100.00 10,000.00 10,200.00 10,400.00 4,750.00 10,100.00 10,100.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 4,080.00 4,980.00 4,980.00 9,600.00 9,500.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 10,000.00 15,000.00 8,200.00 10,400.00 4,750.00 10,100.00 10,000.00 9,700.00 10,100.00 10,000.00 10,000.00 10,100.00 10,100.00 10,100.00 4,080.00 4,080.00 4,080.00 4,950.00 9,600.00 9,500.00 3,210.00 9,800.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Phfladelphia, Pa	\$5,600.00  Market value. \$5,100.00 10,000.00 10,000.00 10,400.00 4,750.00 9,700.00 10,000.00 10,000.00 10,000.00 10,100.00
4 Mortgages, \$1800 each, Nos. 6316-18-20-22 Gray's Ave., Philadelphia, Pa. \$7,200.00  S7,200.00  S7	\$5,600.00  Market value. \$5,100.00 10,000.00 15,000.00 8,200.00 10,400.00 4,750.00 10,100.00 10,000.00 9,700.00 10,100.00 10,000.00 10,000.00 10,100.00 10,100.00 10,100.00 4,080.00 4,080.00 4,080.00 4,950.00 9,600.00 9,500.00 3,210.00 9,800.00

New York, N. Y., 3½%, 1920 New York, N. Y., 3½, 1915 North Bergen, N. J., 5%, 1938 Oswego, N. Y., ½½%, 1915 Philadelphia, Pa., 4%, 1938 Philadelphia, Pa., 4%, 1938 Pittsburgh, Pa., 6%, 1923 Plainfield, N. J., ½½%, 1958 Port Chester, N. Y., 5%, 1914 Port Chester, N. Y., 5%, 1916 Port Shester, N. Y., 5%, 1916 Portsmouth, Va., ½½%, 1938 Poughkeepsie, N. Y., ½½%, 1928 Poughkeepsie, N. Y., ¼½%, 1928 Richmond, Va., 4%, 1927 Richmond, Va., 4%, 1929 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1940 Richmond, Va., 4%, 1941 Roanoke, Va., 4½%, 1936 San Francisco, Cal., 5%, 1923 Schenectady, N. Y., 4½%, 1928 Seattle, Wash., 7%, 1921 Spokane, Wash., 4½%, 1931 Syracuse, N. Y., 4½%, 1916 Syracuse, N. Y., 4½%, 1916 Syracuse, N. Y., 4½%, 1916 Syracuse, N. Y., 4½%, 1917 Syracuse, N. Y., 4½%, 1918 Wilmington, Del., 4%, 1921 Woodbury, N. J., 4½%, 1944 Woodbury, N. J., 4½%, 1944 Woodbury, N. J., 4½%, 1945 Woodbury, N. J., 4½%, 1945 Woodbury, N. J., 4½%, 1944 Woodbury, N. J., 4½%, 1945 Woodbury, N. J., 4½%, 1946 Yonkers, N. Y., 4½%, 1946 Yonkers, N. Y., 4½%, 1915 Yonkers, N. Y., 4½%, 1916	Book value.	Rate.	Market value.
New York, N. Y., 31/2 %, 1920	3,806.20	96	3,840.00
New York, N. Y., 3%, 1915	4,707.50	98	4,900.00
North Bergen, N. J., 5%, 1938	10,994.00	101	10,100.00
Philadelphia, Pa., 4%, 1938	10,287.50 15,806.25	100 100	10,000.00
Philadelphia, Pa., 4%, 1938	10,400.00	100	15,000.00 10,000.00
Pittsburgh, Pa., 6%, 1923	12,100.00	113	11,300.00
Plainfield, N. J., 4½%, 1958	10,737.50	100	10,000.00
Port Chester, N. Y. 5%, 1914	5,261.50	100 101	5,000.00
Port Chester, N. Y., 5%, 1916	3,156.90 2,104.60	101	3,030.00 2,020.00
Portsmouth, Va., 4½%, 1938	10.000.00	96	9,600.00 10,200.00 8,060.00
Poughkeepsie, N. Y., 4½%, 1928	10,650.00 3,195.00	102	10,200.00
Richmond Va 4% 1927	3,195.00 <b>2,</b> 035.68	10 <b>2</b> 96	<b>3,060.00</b> <b>1,920.00</b>
Richmond, Va., 4%, 1929	3,867.78	95	8 610.00
Richmond, Va., 4%, 1938	305.35	94	8,610.00 282.00
Richmond, Va., 4%, 1940	1,424.97	93	1.302.00
Roanoke Va 416 % 1936	2,544.59 10,325.00	93 97	2,325.00 9,700.00
San Francisco, Cal., 5%, 1923	10,825.00	101	10.100.00
Schenectady, N. Y., 4½ %, 1928	10,819.00 10,753.00	101	10,100.00 10,100.00
Seattle, Wash., 7%, 1921	5,541.25	100	5,500.00 9,700.00
Spokane, Wash., 4 1/2 %, 1933	10,500.00	97 100	9,700.00
Syracuse, N. Y., 41/2 %, 1915	1,278.72 1,278.71	100	1,250.00 1,250.00
Syracuse, N. Y., 41/2%, 1916	1,278.72 1,278.71 1,278.71 25,105.00	100	1,250.00 1,262.50 1,262.50 24,500.00
Syracuse, N. Y., 41/2%, 1917	1,278.71	101	1,262.50
Syracuse, N. Y., 4½%, 1918	1,278.71	101 98	1,262.50
Woodbury, N. J., 41/6%, 1942	2,088.80	98	1,960.00
Woodbury, N. J., 4½%, 1943	2,090.00	98	1,960.00
Woodbury, N. J., 4½%, 1944	2,091.20	98	1,960.00
Woodbury, N. J., 4½%, 1945	2,092.40	98 98	1,960.00
Yonkers, N. Y., 41/2 %, 1914	2,093.40 2.028.00	100	1,960.00 2,000.00
Yonkers, N. Y., 41/2%, 1915	2,028.00 2,028.00	100	2,000.00
Yonkers, N. Y., 4½%, 1916	1,014.00	100	1,000.00
RAILROAD BONDS:			
	9,437.50	87	8,700.00
Beloit, Wis., Traction Co., 5%, 1932	9,800.00	94	9,400.00
Boston & Maine, 4 1/2 %, 1929	20,950.00 10,037.50	85 94	17,000.00
Atchison, Topeka & Santa Fe, 4%, 1958 Beloit, Wis., Traction Co., 5%, 1932 Boston & Maine, 4½%, 1929 Boston & Maine, 5%, 1914 Central Facific Short Line, 4%, 1954 Chicago & Northern Michigan, 5%, 1931 Chicago, Rock Island & Pacific, 4½, 1917 Chicago, Rock Island & Pacific, 4½, 1934 Chicago & Western Indiana, 4%, 1952 Denver & Rio Grande, 4%, 1938 Fort Worth & Rio Grande, 4%, 1928 Iowa Central, 5%, 1916	9,412.50	84	9,400.00 8,400.00
Chicago & Northern Michigan, 5%, 1931	10,425.00	81	8,100.00
Chicago, Rock Island & Pacific, 414, 1917	9,900.00 9,175.00	95	9,500.00 7,200.00
Chicago, & Western Indiana 4%, 1952	9,175.00 9,697.50	72 83	8,300.00
Denver & Rio Grande, 4%, 1936	9,850.00	82	8.200.00
Fort Worth & Rio Grande, 4%, 1928	8,809.37	64	6,400.00
Iowa Central, 5%, 1916	15,220.50	98	14.700.00
Kentucky Traction & Terminal Co. 5%, 1913	9,875.00 17,800.00	85 89	8,500.00 17,800.00
Lafayette & Logansport Traction Co., 5%, 1936	9,875.00 17,800.00 9,200.00 15,262.50 14,212.50	87	17,800.00 8,700.00 13,950.00 13,200.00
Long Island R. R. Ferry, 41/2 %, 1922	15,262.50	93	13,950.00
Louisville & Nashville, 4%, 1955	14,212.50	88	13,200.00
Minneapolis & St. Louis 5% 1946	9,775.00 10,147.00	90 98	9,000.00 9,800.00
Norfolk & Western, 4%, 1944	9,337.50	88	8,800.00
Peoria, Ill., Railway Co., 5%, 1920	9,800.00	96	9,600.00
Pere Marquette, 4½%, 1932	9,900.00	80 96	8,000.00
Pine Bluff & Western, 5%, 1923	9,637.50 10,000.00	94	9,600.00 9,400.00
Rockford & Freeport Electric, 5%, 1923	19,200.00	92	18,400.09
St. Louis, Iron Mountain, R. & G. Div., 4%, 1933	8,975.00	77	7,700.00
Sait Lake City, Union Depot & Ry. Co., 5%, 1938	9,550.00	95 77	9,500.00
Sea Coast. 5%. 1948	9,000.00 2,265.00	102	7,700.00 2,040.00
Sea Coast, 5%, 1948	2,265.00 5,681.25	102	5,100.00 5,100.00
Sea Coast, 5%, 1948	5,675.00 13,800.00	102	5,100.00
Southern Railway Co. 5% 1916	9,987.50	85 100	12,750.00 10,000.00
Denver & Rio Grande, 4%, 1938 Fort Worth & Rio Grande, 4%, 1928 Iowa Central, 5%, 1916 Kansas City Street Railway & Lighting, 5%, 1913 Kentucky Traction & Terminal Co., 5%, 1951 Lafayette & Logansport Traction Co., 5%, 1936 Long Island R. R. Ferry, 4½%, 1922 Louisville & Nashville, 4%, 1955 Louisville & Nashville, 4%, 1948 Minneapolis & St. Louis, 5%, 1916 Norfolk & Western, 4%, 1944 Peoria, Ill., Railway Co., 5%, 1920 Pere Marquette, 4½%, 1932 People's Passenger, Philadelphia, 4%, 1943 Pine Bluff & Western, 5%, 1923 Rockford & Freeport Electric, 5%, 1923 Rockford & Freeport Electric, 5%, 1923 St. Louis, Iron Mountain, R. & G. Div., 4%, 1933 Salt Lake City, Union Depot & Ry. Co., 5%, 1938 San Antonio & Aransas Pass., 4%, 1943 Sea Coast, 5%, 1948 Sea Coast, 5%, 1948 Sea Coast, 5%, 1948 South. Pac. Co., San Francisco Terminal, 4%, 1950 Southern Railway Co., 5%, 1916 Toledo, St. Louis & Western, 3½%, 1925 United Railways, St. Louis, 4%, 1934	9,125.00	82	8,200.00
United Railways, St. Louis, 4%, 1934	12.862.50	68	<b>10,200</b> .00
Washington, D. C., Terminal Co., 31/27%, 1945	9,035.00	81	8,100.00

MISCELLANEOUS BONDS:	Book value.	Rate.	Market value.
Kewanee, Ill., Light & Power Co., 6%, 1924	10,250.00	160	10,000.00
Miami, Fla., Gas Co., 5%, 1936	9,500.00	98	9,800.00
Milwaukee, Wis., Gas Light, 4%, 1927	9,250.00	89	8,900.00
Mortgage Bond Co. of New York, 4%, 1966	9,000.00	85	8,500.00
Peoria Gas & Electric Company, 5%, 1923	10,112.50	99	9,900.00
Savannah, Ga., Gas Co., 5%, 1923	4,200.00	102	4,080.00
St. Lawrence Pulp & Lumber Corporation, 6%, 1933	23,125.00	99 92	24,750.00 9,200.00
St. Joseph, Mo., Gas Co., 5%, 1987	9,700.00 13,230.00	82 89	12,460.00
San Francisco, Cal., Gas & Electric Co., 41/2 %, 1933 South Jersey Gas, Elec. & Traction Co., 5%, 1953	10.000.00	98	9.800.00
Bouth Jersey Gas, Mec. & Traction Co., 5%, 1855	10,000.00	90	2,000.00
RAILROAD STOCKS:			
50 shs. Reading Co	4,018.75	84 1/2	4,225.00
100 " Southern Pacific Co	8,662.50	90.1	9,010.00
BANK AND TRUST COMPANY STOCKS:			
	14,700.00	60	12.000.00
200 shs. Cent. Tr. & Sav. Co., Philadelphia, Pa. 50 "Corn Exch. Nat., Philadelphia, Pa	10.762.50	282	14.100.00
50 " Fourth Street National, Philadelphia, Pa.	14.000.00	293	14,650.00
50 "Girard Nat., Philadelphia, Pa	13,633.75	380	19,000.00
100 " Quaker City Nat., Philadelphia, Pa	12,000.00	120	12,000.00
2 " South, Adjust. Bureau, New Orleans, La.	100.00	100	200.00
100 " Third National, Philadelphia, Pa	25,225.00	251	25,100.00
M			
Miscellaneous Stocks:			
10 shs. Atlantic Refining Co	7,011.50	790	7,900.00
100 " Lehigh Coal & Navigation Co	8,537.50	84	8,400.00
TOO TEXAS TOWER AND DISTRECO	10,000.00	95 200	9,500.00 200.00
T West Adjust, & Inspec. Co., Chicago, In.	500.00	500	500.00
1 " Western Sprinkled Risk Association	500.00	500	000.00
Totals	\$1,086,489.86		\$1,034,669.00
Schedule X. Unlisted	Assets.		
Date charged off	Par	Actual	Market value
from statement.	value.	cost.	Dec. 81, 1913.
25 shs. Joplin & Pittsburgh R. R	\$2,500.00		
10 " Pa. Heating & Light Co	500.00		400.00
50 " St. Lawr. Pulp & Lum. Co	5,000.00		
Of Da Danit I alp & Dami on Title	-,		
Totals	\$8,000.00	• • • • • •	\$1,750.00

J. B. BRANCH, President.

# PROVIDENCE WASHINGTON INSURANCE COMPANY,

### PROVIDENCE, R. I.

### Commenced Business, 1799.

CAPIT	AL STOCK.		
Amount of capital paid up in ca			
Amount of ledger assets December 31,	, 1912	• • • • • • • • • • • • • • • • • • • •	<b>\$3,686,564.49</b>
_			
D	COME.		
Fire.	Marine and Inland.		
Gross premiums re-			
ceived during the vear \$3,882,890.60	<b>4</b> 1 039 883 84		
year \$3,882,890.60  Deduct reinsurance, .	ф1,802,000.0 <del>2</del>		
\$1,428,473.11			
and return premiums,			
<b>\$</b> 783,630.24 1,464,497.49	747,605.86		
Received for prems. \$2,418,393.11	\$1,185,277.98	<b>\$3</b> ,603,671.09	
Gross interest on bonds and divi-	<b>4</b> - <b>,</b> ,	<b>,</b> , , , , , , , , , , , , , , , , , ,	
dends on stocks	\$173,648.14		
Gross interest on deposits	7,812.47		
Gross interest on marine premiums	100.60		
Total gross interest		181,561.21	
Gross profit on sale or maturity of led		•	
Stocks	•	9,800.00	
Gross increase, by adjustment, in b	ook value of		
ledger assets, viz.:	40 107 07		
Bonds	\$9,127.25 18,432.00	27,559.25	
Stocks	10,432.00	21,008.20	
Total income		•••••	3,822,591.55
Sum of both amounts			\$7,509,156.04

A. G. BEALS, Secretary.

### DISBURSEMENTS.

		Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for			
losses (including			
\$581,092.55 occur-			
ring in previous			
· · · · · · · · · · · · · · · · · · ·	1 282 245 08	\$1,097,213.19	
Deduct amount re-	1,000,040.00	Φ1,081,210.19	
ceived for salvage,			
\$128,543.25			
for reinsurance in			
other companies,			
\$769,435.98			
and for discount,			
<b>\$</b> 869.43	465,864.52	432,984.14	
—		102,002.12	
Net amount paid policy-		•	
	1,397,981.44		\$2,062,210.49
Expenses of adjustment			34,690.35
Commissions or brokerag			715,072.63
Salaries, \$92,158.58, and			
special and general age			122,113.39
Salaries, fees, and all			
directors, trustees, and			136,152.69
Rents	• • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	14,754.69
Advertising, \$3,178.13;			
<b>\$</b> 31,408.15			34,586.28
Postage, telegrams, telep		-	22,061.77
Legal expenses			157.73
Furniture and fixtures .			544.37
Maps, including correction			6,902.14
Underwriters' boards and			33,890.54
Fire department, fire p			
assessments, fees, taxes			19,421.23
Inspections and surveys			15,609.00
State taxes on premiums			68,115.83
Insurance-department lice			13,639.12
Federal corporation tax			1,468.24
County licenses and taxe			240.51
City licenses and taxes .			8,627.12
Franchise taxes			650.00
Exchange			1,723.23
Subscription to various p	publications		674.27 797.85
Premiums on guaranty b			683.93
Entertainment Paid stockholders for interesting			000.00
			100,000.00
declared during the ye	aij	• • • • • • • • • • • • • • • •	100,000.00

		ook value of	Gross decrease, by adjustment, in b
			ledger assets, viz.:
		<b>\$</b> 3,378.75	Bonds
.38	46,649.38	43,270.63	Stocks
3,			Total disbursements
\$4,		• • • • • • • • • • • • • • • • • • •	Balance
		R ASSETS.	LEDGE
			Book value of bonds, \$1,588,350.00,
.00	\$2,920,950.00		\$1,332,600.00 (Schedule D)
.82	1,918.82		Cash in company's office
	•	s not on in-	Deposits in trust companies and bank
42	16,690.43		terest
	•		
	452,341.92		Deposits in trust companies and bank
	628,996.65		Agents' balances, under three months
	225.13	e	Agents' balances, over three months du
.31	26,526.31	inland risks	Bills receivable, taken for marine and
.00	70.00		Bills receivable, taken for fire risks .
		•	
	••••••	•	Total ledger assets, as per balance
\$4,	•••••		
		GER ASSETS.	non-led
		GER ASSETS.	
···	chedule D)	GER ASSETSbook value (Sc	NON-LED Interest accrued on bonds
···	chedule D)	GER ASSETSbook value (Sc	Interest accrued on bonds  Market value of bonds and stocks over  Gross assets
···	chedule D)	GER ASSETS. book value (Sc	Interest accrued on bonds
· · · · · · · · · · · · · · · · · · ·	chedule D)	book value (Sc	Interest accrued on bonds
· · · · · · · · · · · · · · · · · · ·	chedule D)	book value (Sc	Interest accrued on bonds
<b>34</b> ,	chedule D)	book value (Sc.	Interest accrued on bonds
\$4,	*225.13	book value (Sc.	Interest accrued on bonds
\$4,	\$225.13	book value (Scott Scott Scot	Interest accrued on bonds
\$4,	\$225.13	book value (Scott Scott Scot	Interest accrued on bonds
\$4,	\$225.13	book value (Scott Scott Scot	Interest accrued on bonds
\$4,	\$225.13	book value (Scott Scott Scot	Interest accrued on bonds
\$4,	\$225.13 820.75	book value (Scott Scott	Interest accrued on bonds
\$4,	\$225.13 \$20.75	book value (Scott Scott	Interest accrued on bonds
\$4, \$4, \$4, \$4,	\$225.13 \$225.13 \$20.75 \$82,406.63 501,799.26	book value (Scott Scott	Interest accrued on bonds
\$4, \$4, \$4, \$4,	\$225.13 \$20.75	book value (Scott Scott	Interest accrued on bonds
\$4, \$4, \$4, \$4, \$4,	\$225.13 \$225.13 \$20.75 \$82,406.63 501,799.26	book value (Scott ADMITTMESS WRITTMESS WRITTMESS WRITTMESS.  LITIES.  unadjusted, to December	Interest accrued on bonds
\$4, \$4, \$4, \$4, \$4, \$4,	\$225.13 \$225.13 \$20.75 \$82,406.63 501,799.26 26,247.91 \$610,453.80	book value (Some state of the second state of	Interest accrued on bonds  Market value of bonds and stocks over  Gross assets  DEDUCT ASSET  Agents' balances, representing busing prior to October 1, 1913  Bills receivable, past due, taken for mand fire risks  Total  Total  Total admitted assets  LIAE  Gross losses adjusted and unpaid  Gross claims for losses reported and plus reserve for losses incurred prior 31 not reported  Gross claims for losses resisted  Total
\$4, \$4, \$4, \$4, \$4, \$4,	\$225.13 \$225.13 \$20.75 \$82,406.63 501,799.26 26,247.91	book value (Some state of the second state of	Interest accrued on bonds
\$4, \$4, \$4, \$4, \$80 30	\$225.13 \$225.13 \$20.75 \$82,406.63 501,799.26 26,247.91 \$610,453.80 209,203.30	book value (Some state of the s	Interest accrued on bonds  Market value of bonds and stocks over  Gross assets  DEDUCT ASSET  Agents' balances, representing busing prior to October 1, 1913  Bills receivable, past due, taken for mand fire risks  Total  Total  Total admitted assets  LIAE  Gross losses adjusted and unpaid  Gross claims for losses reported and plus reserve for losses incurred prior 31 not reported  Gross claims for losses resisted  Total

Unearned premiums on fire risks \$2,119,981.75	
Unearned premiums on inland navigation risks 249,245.04	
Unearned premiums on unexpired marine risks 81,387.25	
Total unearned premiums	2,450,614.04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
Estimated federal, state and other taxes hereafter payable	52,000.00
Contingent commissions or other charges due or accrued	10,000.00
Total liabilities, except capital	\$2,918,864.54
Surplus as regards policy-holders	2,009,216.80
Total	<b>\$4,928,081.34</b>
SPECIAL DEPOSITS.	
(Showing deposits not held for protection of all policy-holde	
State, Country, Municipality, Etc.  Market value of deposit.	Corresponding liabilities.
Canada       \$161,020.00         Georgia       10,200.00         New Mexico       10,300.00         Virginia       46,510.00         Special deposits in excess of corresponding liabilities, \$48,658.39.	\$120,921.30 44,444.54 3,103.47

	RISKS AND P	REMIUMS, 1913.		
	Fire.		MARINE A	ND INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force Dec. 31, 1912 Written or renewed during	\$472,852,798	\$4,806,774.46	\$22,155,194	\$694,229.20
the year	879,128,729	8,882,890.60	331,339,577	1,932,883.84
Totals Deduct those expired and	\$851,981,522	\$8,689,665.06	\$353,494,771	\$2,627,113.04
marked off as terminated	838,662,909	8,517,553.12	825,129,775	1,784,534.84
In force at the end of the year 1918 Deduct amount reinsured	\$513,318,613 104,620,673	\$5,172,111.94 1,188,565.94	\$28,364,996 5,696,630	\$842,578.20 181,991.12
Net amount in force Dec. 31, 1913	\$408,697,940	\$4,038,546.00	\$22,668,866	\$660,587.08

	RECAPITULATION OF FIRE	RISKS AND PREMI	UMS.	
Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or 1912 } Two years	less \$149,872,709 2,910,316 2,928,419	12,204.65	1-2 1-4 3-4	\$773,515.70 3,051.16 10,002.17
1911	48,245,054	451,050.42	1-6	75,175.07
1912	56,047,734	519,014.36	1-2	259,507.18
1913 Three years	67,332,249	621,187.06	5-6	517,614.22
1910	375,789	4,032.16	1-8	504.02
1911	493,803	4,745.05	3-8	1,779.39
1912 Four years	562,374	5,588.71	5-8	8,492.95
1913	708,001	6,299.57	7-8	5,512.15
1909	11,784,277	126,097.85	1-10	12,609.79
1910	13,880,899	152,184.07	8-10	45,655.22
1911   Five years	15,276,302	166,283.04	1-2	88.141.52
1912	18,498,194	199,017.38	7-10	139,312.17
Over five ye	19,631,966	208,964.58	9–10	188,068.12
	149,854	1,559.47	pro rata	1,040.92
Total	\$408,697,940	\$4.038.546.00		\$2 119 981 75

GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount of the company's stock owned by the directors at par	\$85,000.00
Total amount of the company's stock owned by the directors at par value?  Answer	129,650.00
value?  Answer Total amount loaned to directors or other officers?  Answer Total amount loaned to stockholders not officers?  Answer	None. None.
What interest, direct or indirect has this company in the capital stock of any other insurance company?	None. No.
Has this company guaranteed policies issued by any other company, and now in force?	No.
BUSINESS IN CONNECTICUT, 1913.	Fire.
Gross risks written  Less \$1,854,618.00 risks canceled, and \$1,488,971.00 reinsurance in companies authorized in Connecticut	\$8,210,136.00 2,843,589.00
Net risks written	\$5,366,547.00
Gross premiums on risks written Less \$7,447.34 return premiums, and \$14,910.61 premiums for reinsurance in companies authorized in Connecticut	\$68,444.20
surance in companies authorized in Connecticut	22,357.95
Net premiums received	\$46,086.25
Losses paid	\$45,043.46 16,080.28
Net losses paid	\$28,963.18
Less losses on risks reinsured in companies authorized in Connecticut	\$40,810.24 11,860.64
Net losses incurred	\$28,949.60
	Marine and Inland.
	*** *** ***
Gross risks written	\$10,871,549.00
Gross risks written Less \$519,575.00 risks canceled, and \$118,806.00 reinsurance in companies authorized in Connecticut	\$10,871,549.00 688,381.00
Net risks written	638,381.00 \$10,233,168.00
panies authorized in Connecticut	688,381.00
Net risks written  Gross premiums on risks written  Less \$12,058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut	638,381.00 \$10,233,168.00 \$50,039.97
Net risks written  Gross premiums on risks written  Less \$12,058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51
Net risks written  Gross premiums on risks written  Less \$12,058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses paid Losses incurred	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46
Net risks written  Gross premiums on risks written  Less \$12,058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Losses paid  Less losses on risks rensured in companies authorized in Connecticut  Net losses paid  Losses incurred  Losses incurred  Less losses on risks reinsured in companies authorized in Connecticut	688,881.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 —740.61
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses paid Losses incurred	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46
Net risks written  Gross premiums on risks written  Less \$12,058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Losses paid  Less losses on risks rensured in companies authorized in Connecticut  Net losses paid  Losses incurred  Losses incurred  Less losses on risks reinsured in companies authorized in Connecticut	688,881.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 —740.61
Net risks written  Gross premiums on risks written Less \$12.058.88 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07 Market value. \$10,300.00 46,500.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 —740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00 24,000.00 75,530.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07 Market value. \$10,300.00 24,250.00 24,250.00 24,000.00 75,530.00 4,800.00 23,000.00 23,000.00 23,000.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00 24,250.00 24,250.00 24,000.00 75,530.00 4,800.00 23,000.00 67,500.00 67,500.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	688,881.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 —740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00 24,000.00 75,530.00 4,800.00 23,000.00 67,500.00 52,000.00 24,250.00
Net risks written  Gross premiums on risks written Less \$12.058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received Losses paid Less losses on risks rensured in companies authorized in Connecticut  Net losses paid Losses incurred Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:— Book value. Rate.	638,381.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 -740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00 24,000.00 67,500.00 67,500.00 52,000.00 67,500.00 24,250.00 88,400.00 24,250.00
Net risks written  Gross premiums on risks written  Less \$12,058.83 return premiums, and \$2,103.63 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Losses paid  Less losses on risks rensured in companies authorized in Connecticut  Net losses paid  Less losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Schedule D. Bonds and Stocks owned by the Company.  STATE AND MUNICIPAL BONDS:  Book value. Rate.  Albuquerque, New Mexico, 5%, 1943 \$10,000.00 103  Boston, Mass., 3½ %, 1928 \$50,000.00 97  Indianapolis, Ind., 4%, 1927 \$25,000.00 97  Massachusetts State, 3½ %, 1938 \$3,000.00 91  Massachusetts State, 3½ %, 1938 \$3,000.00 91  Massachusetts State, 3½ %, 1936 \$25,000.00 92  Montreal, Quebec, 4%, 1942 \$75,000.00 92  New York City, 4½ %, 1957 \$50,000.00 104	688,881.00 \$10,233,168.00 \$50,039.97 14,162.51 \$35,877.46 \$14,148.02 1,376.60 \$12,771.42 \$9,496.46 —740.61 \$10,237.07 Market value. \$10,300.00 46,500.00 24,250.00 24,000.00 75,530.00 4,800.00 23,000.00 67,500.00 52,000.00 24,250.00

	Book value.	Rate.	Market value.
Richmond, Virginia, 4%, 1941		93	
Richmond, Virginia, 4%, 1941 Rhode Island, 3½%, 1958 Savannah, Ga., 4½%, 1959	8,000.00 100,000.00	88	2,790.00 88,000.00
Savannan, Ga., 4 1/2 %, 1959	10,000.00	102	10,200.00
RAILROAD BONDS:			
Boston & Providence, 4%, 1918	100,000.00	97	97,000.00
Boston & Maine, 41/2 %, 1944	25,000.00	79	97,000.00 19,750.00
Columbus & Ninth Avenue 5% 1993	25,000.00 10,000.00	104 99	26,000.00 9,900.00
Lake Shore & Michigan Southern, 4%, 1928	17,000.00	89	15.130.00
Lehigh Valley, 41/2 %, 1940	15,000.00	101	15.150.00
N. I. Central & Hudson River, 8 12 %, 1998 N. V. Central & Hudson River, 414 %, 1928	25,000.00 25,000.00	78 95	19,500.00 23,750.00
New York, New Haven & Hartford, 6%, 1948	25,000.00 50,000.00	106	03,000.00
Northern Pacific & Great Northern, 4%, 1921	50,000,00	95	47,500.00
RALEOAD BONDS:—  Boston & Providence, 4%, 1918  Boston & Maine, 4½%, 1944  Canada Southern, 5%, 1962  Columbus & Ninth Avenue, 5%, 1993  Lake Shore & Michigan Southern, 4%, 1928  Lehigh Valley, 4½%, 1940  N. Y. Central & Hudson River, 3½%, 1998  N. Y. Central & Hudson River, 4½%, 1926  New York, New Haven & Hartford, 6%, 1948  Northern Pacific & Great Northern, 4%, 1921  The Farmers Loan & Trust Co., 4%, 1951	20,000.00	63	12,600.00
MISCELLANEOUS BONDS:			
American Telephone & Telegraph Co., 4%, 1929 Buffalo Traction Co., Buffalo, N. Y., 5%, 1948 East Ohio Gas Co., Cleveland, Ohio, 5%, 1939	25,000.00	86	21,500.00
Buffalo Traction Co., Buffalo, N. Y., 5%, 1948	20,000.00	102 98	20,400.00 24,500.00
General Electric Co., 5%, 1952	25,000.00	104	26,000.00
Georgia Railway & Electric Co., 5%, 1932	25,000.00	100	25,000.00
Highest Steel Co., 4½%, 1940 ·	25,000.00 25,000.00 25,000.00 100,000.00 25,000.00	84 96	84,000.00 24,000.00
Minneapolis General Electric Co., 5%, 1934		100	25 000 00
Montreal Tramways & Power Co., 6%, 1915	25.000.00	99	24,750.00 21,250.00 23,229.00
Mortgage Bond Co. of New York, 4%, 1966	25,000.00 13,350.00	85 174	21,250.00
New England Telephone & Telegraph Co., 5%, 1932	50,000.00	100	50,000.00
N. Y. Gas & El. Light, Heat & Power Co., 4%, 1949	<b>25,000.00</b>	82	20,500.00
New York Telephone Co., 41/2%, 1939	25,000.00	95 98	23,750.00
St. Paul Gas Light Co., 5%, 1930	25,000.00 25,000.00	95	24,500.00 23,750.00
The Cleveland Electric Illuminating Co., 5%, 1939	25,000.00 25,000.00 25,000.00	100	23,750.00 25,000.00
The Detroit Edison Co., 5%, 1983	25,000.00	100 79	25,000.00 19,750.00
United Electric Co. of New Jersey, 4%, 1949	25,000.00 20,000.00	90	18,000.00
East Ohio Gas Co., Cleveland, Ohio, 5%, 1939. General Electric Co., 5%, 1952 Georgia Railway & Electric Co., 5%, 1932 Illinois Steel Co., 4½%, 1940  Massachusetts Gas Co., 4½%, 1929 Minneapolis General Electric Co., 5%, 1934 Montreal Tramways & Power Co., 6%, 1915 Mortgage Bond Co. of New York, 4%, 1966 Narrag. El. Light Co., Providence, R. I., 4%, 1916 New England Telephone & Telegraph Co., 5%, 1932 N. Y. Gas & El. Light, Heat & Power Co., 4%, 1949 New York Telephone Co., 4½%, 1939 Portland Railway Co., 5%, 1930 St. Paul Gas Light Co., 5%, 1944 The Cleveland Electric Illuminating Co., 5%, 1939 The Detroit Edison Co., 5%, 1933 United Electric Co. of New Jersey, 4%, 1949 United Electric Light & Power Co., 4½%, 1929 United Trac. & El. Co., Providence, R. I., 5%, 1938	25,000.00	99	24,750.00
RAILROAD STOCKS:			
725 shs. Chicago & Northwestern, com	72,500.00	129	93,525.00
400 " Chicago & Northwestern prof	40,000.00	169	67,600.00
88 "Cleve. Cincinnati, Chic. & St. Louis, com. 200 "Cleve. Cincinnati, Chic. & St. Louis, pref.	8,800.00 20,000.00	38 63	3,344.00 12 600 00
600 " Great Northern Co., pref	60,000.00	127	3,344.00 12,600.00 76,200.00
88 "Cleve. Cincinnati, Chic. & St. Louis, com. 200 "Cleve. Cincinnati, Chic. & St. Louis, com. 600 "Great Northern Co., pref. 60 "Great Northern Co., pref.	4,800.00	107	6,420.00
200 " Manhattan	10,000.00 <b>20,</b> 000.00	. 155 131	15,500.00 26,200.00
200 " Newport & Fall River Street	20,000.00	108	21.600.00
600 " Northern Pacific	60,000.00	109	65,400.00
	600.00 <b>21,</b> 000.00	106 156	636.00 <b>82,7</b> 60.00
1515 " Pennsylvania	75,750.00	110	83,325.00 47,700.00
1515 " Pennsylvania	<b>80,000.00</b> <b>5,400.00</b>	159 95	47,700.00 5,130.00
54 " Southern Pacific	20,000.00	158	81,600.00
	•		• • • • • • • • • • • • • • • • • • • •
BANK AND TRUST COMPANY STOCKS: —  100 shs. Bank of America, New York	10,000.00	564	KR 400 00
100 "Bank of Montreal, Montreal	10,000.00	231	56,400.00 23,100.00
2200 "Blackstone Canal National, Prov	55,000.00	144	79,200.00
200 " Canadian Bank of Commerce, Tor., Can. 100 " Central Trust Co., New York	10,000.00 10,000.00	200 1,020	20,000.00
100 " First National, New York	10,000.00	982	102,000.00 93,200.00
250 " Fourth National, New York	10,000.00 25,000.00 5,000.00 50,000.00	170	42,500.00 25,900.00 121,500.00
50 "Guaranty Trust Co., New York 500 "Industrial Trust Co., Providence	0,000.00 00.000.00	518 243	25,900.00 121,600.00
375 " National Bank of Commerce, New York.	87,500.00	172	64,500.00
500 " National Park, New York	50,000.00	852 1 075	176.000.00
100 " United States Trust Co., New York	10,000.00	1,075	107,500.00
MISCELLANBOUS STOCKS:			
8 shs. General Adjustment Bureau	400.00	100	400.00
800 "General Electric Co	80,000.00 22,300.00	141 · 131	112,800.00 29,213.00
800 "General Electric Co	20,000.00	183	86,600.00

			Book value.	Rate.	Market value.
20	shs.	Lehigh Valley Coal Sales Co	1,000.00	210	2,100.00
800	**	Narragansett Electric Lighting Co., Prov.	40.000.00	182	72,800.00
2	**	Pacific Coast Salvage Association	250.00	100	250.00
200	**	Pawtucket Gas Co., pref	20,000.00	88	17,600.00
910	**	Providence Gas Co	45,500.00	200	91,000.00
1000	**	Providence Telephone Co	50,000.00	202	101,000.00
500	**	Pullman Company	50,000.00	153	76,500.00
6	"	Southern Adjustment Bureau	800.00	100	300.00
5	**	Underwriters' Salvage Co. of New York	500.00	150	750.00
10	**	Underwriters' Salvage Co. of Chicago	1,000.00	100	1,000.00
500	**	United States Steel Corporation, pref	50,000.00	106	53,000.00
		What Cheer Corporation	200,000.00	100	200,000.00
		Totals	\$2,920,950.00		\$3,789,302.00

# QUEEN INSURANCE COMPANY OF AMERICA,

### NEW YORK, N. Y.

# Commenced Business, September, 1891.

EDWARD F. BEDDALL, President.	NEVETT S. BARTOW, Secretary.

FIRE -- 36

CAPITA	AL STOCK.		
Amount of capital paid up in cast Amount of ledger assets December 31,			<b>\$10,085,857.96</b>
IN	COME.		
Fire.  Gross premiums received during the	Marine and Inland.		
year\$6,125,214.65  Deduct reinsurance, \$897,577.26 and return premiums,	\$809,846.12		
\$1,068,733.10 1,743,892.65	222,417.71		
Received for prems. \$4,381,322.00 Gross interest on mortgage loans Gross interest on bonds and dividends on stocks Gross interest on deposits	\$587,428.41 \$2,950.00 364,297.98 8,174.96 15.91	<b>\$4</b> ,968,750.41	·
Total gross interest	ffger assets, viz.	375,438.85 2.08	
Stocks	640.00	1,249.37	
Total income	• • • • • • • • • • • • • • • • • • • •		5,345,440.71
Sum of both amounts			\$15,431,298.67

### DISRUPSEMENTS

DISBURSEMENTS.	
Marine and Fire. Inland.	
Gross amount paid policy-holders for losses (including \$370,606.32 occur- ring in previous	
years) \$2,780,304.28 \$317,512.63  Deduct amount received for salvage,	
\$39,080.65 for reinsurance in other companies,	
\$399,962 <b>.00</b>	
and for discount, \$453.82 399,267.31 40,229.16	
Net amount paid policy-	
holders for losses \$2,381,036.97 \$277,283.47	\$2,658,320.44
Expenses of adjustment and settlement of losses	70,026.76
Commissions or brokerage	939,971.84
agency expenses	14,579.95
Salaries, \$107,764.48, and expenses, \$70,402.88, of	
special and general agents	178,167.36
Salaries, fees, and all other charges of officers,	044 555 04
directors, trustees, and home-office employees	344,575.96
Rents Advertising, \$20,545.65; printing and stationery,	43,268.06
\$47,172.37	67,718.02
Postage, telegrams, telephone, and express	33,733.46
Legal expenses	1,310.06
Furniture and fixtures	4,383.37
Maps, including corrections	15,093.43
Underwriters' boards and tariff associations	50,928.15
Fire department, fire patrol and salvage corps	,
assessments, fees, taxes and expenses	30,148.94
Inspections and surveys	29,613.32
State taxes on premiums	80,081.42
Insurance-department licenses and fees	19,944.08
Federal corporation tax	· 4,534.56
Municipal licenses	12,229.15
Local taxes	2,540.18
Personal property tax	26.23
Provincial taxes	727.09
Franchise tax	1,791.00
Custodian fees (care of securities)	2,000.00

QUEEN INSURANCE COM	PANY OI	f AMERICA.	909
Subscriptions to mercantile agencies, etc.		4,806.44	
Exchange		3,966.57	
General traveling expenses		5,088.17	
Auditing expenses		2,563.83	
Fidelity bonds		963.64	
Supper allowance, clerks' night work		1,402.53	
Annual conferences, entertainment, etc		1,481.73	
Spring water, ice and towel service		1,142.43	
Christmas gratuities		748.16	
Refital tabulating machines		2,147.27	
Petty items		3,958.35	
Paid stockholders for interest or dividends		0,000.00	
declared during the year)	•	300,000.00	
Agents' balances charged off		451.50	
Gross decrease, by adjustment, in book		<del>1</del> 01.00	
ledger assets, viz.:	value of		
•	<b>20 000 07</b>		
Stocks	\$2,009.97 640.00	0.640.07	
Stocks	040.00	2,649.97	
Total disbursements			4,937,083.42
Balance			
LEDGER A			
Mortgage loans on real estate		<b>\$65,000.00</b>	
Mortgage loans on real estate Book value of bonds, \$6,472,603.16, and	stocks,	•	
Mortgage loans on real estate  Book value of bonds, \$6,472,603.16, and \$2,697,585.19 (Schedule D)	stocks,	9,170,188.35	
Mortgage loans on real estate  Book value of bonds, \$6,472,603.16, and \$2,697,585.19 (Schedule D)  Cash in company's office	stocks,	•	
Mortgage loans on real estate  Book value of bonds, \$6,472,603.16, and \$2,697,585.19 (Schedule D)  Cash in company's office	stocks,	9,170,188.35 7,783.51	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85	
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50	\$10,494,215.25
Mortgage loans on real estate	stocks,	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50	\$10,49 <b>4</b> ,215.25
Mortgage loans on real estate	stocks, t on in- interest	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50	\$10,49 <b>4,</b> 215. <b>2</b> 5
Mortgage loans on real estate	atocks,  t on in- interest	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50	\$10,49 <b>4</b> ,215. <b>2</b> 5
Mortgage loans on real estate	atocks,  t on in- interest  ASSETS. Due.	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50 	<b>\$10,494,215.25</b>
Mortgage loans on real estate	atocks,  t on in- interest	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50 Accrued. \$1,405.13 88,550.12	<b>\$10,494,215.25</b>
Mortgage loans on real estate	atocks,  t on in- interest  ASSETS. Due.	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50 	<b>\$</b> 10,49 <b>4</b> ,215. <b>2</b> 5
Mortgage loans on real estate	atocks, interest  ASSETS. Due.	9,170,188.35 7,783.51 6,652.41 482,454.72 748,643.85 13,261.91 230.50 Accrued. \$1,405.13 88,550.12	\$10,49 <b>4</b> ,215.25 92,03 <b>6</b> .67

DEDUCT ASSETS NOT ADMITT Agents' balances, representing business written prior to October 1, 1913  Book value of bonds and stocks over market value (Schedule D)  Total  Total admitted assets	\$13,261.91 592,976.86	\$9,980,013.15
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$113,04</b> 8.50	
31 not reported	284,883.30	
Gross claims for losses resisted	64,969.00	
Total	<b>\$</b> 462,900.80	
Deduct reinsurance due or accrued	72,868.60	
Net amount of unpaid losses and claims Unearned premiums on fire risks Unearned premiums on inland navigation risks Unearned premiums on unexpired marine risks	<b>\$4,244,830.14</b> 241,149.33	\$390,032.20
Total unearned premiums		4,500,644.41
Salaries, rents, expenses, bills, accounts, fees, etc., de	ie or accrued	992.59
Estimated federal, state and other taxes hereafter pa	yable	95,762.69
Contingent commissions or other charges due or accr		22,807.77
Pension obligations	• • • • • • • • • • • • • • • • • • • •	30,765.00
Total liabilities, except capital	\$1,000,000.00	\$5,041,004.66
Surplus as regards policy-holders		4,939,008.49
Total		<b>\$9,980,013.15</b>

### SPECIAL DEPOSITS.

(Showing deposits not held for protection of	zii policy-holder	z.)
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Canada Georgia New Mexico Virginia	\$542,147.48 9,975.00 9,850.00 50,375.00	\$480,857.70 95,911.78 16,395.52 87,822,62
Special deposits in excess of corresponding liabilities, \$7	3,842.16.	•

QUEEN .	INSURANCE C	OMPANI OF	AMERICA.	909
	D	1010		
		REMIUMS, 1918.		_
		RB.		ID INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force Dec. 31, 1912	\$803,072,401.00	\$8,868,644.44	\$17,045,500.00	\$431,037.11
written or renewed during				000 040 10
the year	547,349,053.00	6,125,214.65	140,134,841.00	809,846.12
Totals\$ Deduct those expired and	1.350.421.454.00	\$14,993,859.09	\$157.180.341.00	\$1,240,883.23
Deduct those expired and				
marked off as terminated	509,116,936.00	<b>5,865,</b> 088. <b>98</b>	136,129,392.00	739,821.54
In force at the end of				
the year 1913	\$841.304.518.00	\$9,128,770,11	\$21,050,949.00	\$501,061.69
Deduct amount reinsured .	84,624,778.00	924,036.42		3,902.06
Not amount to town				
Net amount in force December 31, 1913	975 <i>8 8</i> 70 740 00	<b>8</b> 8 204 722 80	\$20 701 872 00	\$497,159.68
20000000 02, 1010	<b>\$100,010,120.00</b>	40,202,100.00	<b>\$20,102,012.00</b>	<b>4101,100.00</b>
	TULATION OF FI	RE RISKS AND	Premiums.	
_Year		Gross prem	iums	Premiums
Written. Term.	Amount.	charge		unearned.
1913 One year or less	\$231,058,949.	00 \$2,781,4		\$1,390,723.53
1912 1913 Two years	3,116,853. 3,942,057.	00 29,9	16.23 1 <del>-4</del> 83.78 <b>3-4</b>	7,479.04 26,837.83
1911	110,883,884.	00 1.092.3	83.78 <b>8-4</b> 95.67 <b>1-</b> 6	182,065,94
1912   Three years	124,754,050.	00 1,200,0	21.52 1-2	603,010.76
1913			28.76 5-6	182,065.94 603,010.76 1,112,107.31 1,368.19
1910	130,786,500. 1,150,890. 1,171,997. 1,258,132. 2,043,701. 22,250,068. 25,917,281	00 10,9	28.76 5–6 45.56 1–8 54.08 8–8	1,368.19 4,895.27
1912 Four years	1.258.132.	00 14.3	43.97 5-8	8,964.97
1913 )	2,043,701.	00 16,9	6 <b>7.58</b>	14,846.60
1909	22,250,068.	00 264,69	98.87 1-10	26,469.89
1910   1911   Five years	25,917,281. 28,939,202.	00 <b>309,1</b> 9	99.04 3-10 52.35 1-2	92,759.69 174,526.17
1912	29.754.535.	00 855.6	74.76 7-10	248,972.38
1913	33,142,516. 509,125.	00 384,4 00 6,2	19.02 9-10	345,977.13
Over five years	509,125.	.00 6,2	85.46 Var.	3,825.49
Totals	\$756,679,740.	00 \$8,204,7	33.69	\$4,244,830.14
				<b>4</b> -, ,
-	GENERAL IN			
Largest gross aggregate	amount insured	in any one	hazard located	
Largest gross aggregate anywhere in the United reinsurance, whether t	he same he i	i any deducuo:	non-admitted	
companies?				\$200,000.00
Total amount of the com	pany's stock ow	ned by the di	irectors at par	
value? Total amount loaned to d	incotore or other		Answer	6,500.00 None.
				None.
What interest, direct or in any other insurance co Is a majority of the capit directly or indirectly, by home office of the Roy	lirect, has this c	ompany in the	capital stock of	
any other insurance co	mpany?		Answer	None.
directly or indirectly by	al stock of this	company owner	or controlled,	
home office of the Roy	al Insurance Co	mpany. (Lt'd)	. of Liverpool.	
Lingiana.				
Has this company guarant				37.0
now in force?	• • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Answer	No.
	BUSINESS IN C	ONNECTICUT, 19	13.	Fire.
Gross risks written		. <b></b>		\$6,874,404.00
Less \$1,101,492.00 risks	canceled, and \$3	318,371.00 reins	urance in com-	
panies authorized in	Connecticut	• • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	1,469,863.00
Net risks written				\$5,404,541.00
Gross premiums on risks	written			\$67,515.72
Gross premiums on risks Less \$7,588.81 return surance in companie	premiums, and	\$3,571.93 prem	iums for rein-	40.,0202
surance in compani	es authorized in	Connecticut	• • • • • • • • • • • • •	11,160.74
Not premiums section	A			\$56,354.98
Net premiums receive				
Less losses on risks rei	nsured in compa	nies authorized	in Connecticut	\$31,885.20 438.54
Net losses paid	• • • • • • • • • • • • • • • • • • • •			\$31,446.66
				#20 740 Q4

 \$30,740.84 438.54

\$30,302.80

		Marine and
Gross risks written		Inland. \$222,616.00
Gross risks written Less \$51,271.00 risks canceled, and \$13,500.00 reinsurance in co panies authorized in Connecticut	m-	64,771.00
Net risks written		\$157,845.00
Gross premiums on risks written	m-	1,297.68
Net premiums received		\$3,546.88
Losses paid	cut	\$74.16 0.00
Net losses paid		\$74.16
		•
Less losses on risks reinsured in companies authorized in Connection	eut	0.00
Net losses incurred	• •	\$74.16
Schedule D. Bonds and Stocks owned by the Company	y.	No what walne
GOVERNMENT BONDS: - Book value. Rs		
United States, 2%, 1930 \$10,000.00	98	\$9,800.00
STATE, COUNTY, AND MUNICIPAL BONDS: -		
Brooklyn, N. Y., 3½%, 1934       75,000.00         Brooklyn, N. Y., 3½%, 1936       290,000.00         Brooklyn, N. Y., 3½%, 1937       155,000.00         Brooklyn, N. Y., 3½%, 1927       5,000.00         Georgia State, 3½%, 1918       10,000.00	89 88	66,750.00 255,200.00
Brooklyn, N. Y., 3½ %, 1936	88	136,400.00
Brooklyn, N. Y., 3½%, 1927 5,000.00	92	4,600.00
Georgia State, 3½%, 1918       10,000.00         Halifax, N. S., 5%,       66,000.00         Massachusetts State, 3½%, 1940       91,683.00         Montreal, Canada, 3½%, 1942       34,086.68         Montreal, Canada, 4%, 1942       70,000.00         Montreal Harbor, 4%, 1924       10,000.00         New York State, 3%, 1959       50,000.00         New York State, 3%, 1957       50,000.00         New York State, 3%, 1953       170,000.00	98	9,800.00 60,000.00
Massachusetts State. 31/4 %, 1940	91	91,000.00
Montreal, Canada, 3½%, 1942 34,066.66	83	91,000.00 28,275.33 63,700.00
Montreal, Canada, 4%, 1942 70,000.00	91 05	9,500.00
New York State, 3%, 1959	96	48,000.00
New York State, 3%, 1957 50,000.00	96	48,000.00
New York State, 3%, 1958	97	14.550.00
New York State, 3%, 1955	96	33,600.00
New York State, 4.98%, 1914 100,000.00	100	100,000.00
New York City, 3%, 1925	85	22,000.00 10,200.00
New York City, 3½ %, 1930	90	333,000.00
New York City, 3½ %, 1958	85 85	<b>89,100.00</b> <b>96,050.00</b>
New York City, 3½%, 1954	92	98.800.00
New York City, 3½%, 1954	85 87 86	111,350.00 206,190.00 25,800.00
New York City, 3½%, 1940 237,000.00	87 88	206,190.00
New York City, 3½%, 1954 119,288.00 New York City, 3½%, 1940 237,000.00 Ottawa, Canada, 3½%, 1928 27,900.00 Portland, Oregon, 5%, 1923 50,000.00		
Richmond, Virginia, 4%, 1920	98	1,470.00 970.00
Richmond, Virginia, 4%, 1921	97	6,790.00
Richmond, Virginia, 4%, 1924	96	1,920.00
Richmond, Virginia, 4%, 1929	95	12,825.00 23,500.00
Richmond, Virginia, 4%, 1938 25,000.00 Richmond, Virginia, 4%, 1943 1,970.00 St. Henri, Montreal, 44%, 1949 32,000.00	98 97 97 96 95 94	1.860.00
St. Henri, Montreal, 4 ½ %, 1949	04	
Toronto, 3½%, 1929	85 85	41,366.66 29,784.00
Toronto 4%, 1948 33,786.51 Victoria, B. C., 4%, 1918 19,800.00	85 96 96	19,200.00
Winnipeg, Manitoba, 4%, 1919	96	11,520.00
RAILROAD BONDS: —	93	53,940.00
Atchison, Topeka & Santa Fe, 4%, 1995 56,127.50 Atlantic Coast Line, 4%, 1952	91	68.250.00 19,320.00
Baltimore & Ohio, 4%, 1948 20,332.50	92	19,320.00
Attantic Coast Line, 4%, 1952 73,092.08  Baltimore & Ohio, 4%, 1948 20,332.50  Baltimore & Ohio, 3\frac{1}{4}\%, 1925 47,997.70  Baltimore & Ohio, 4\frac{1}{4}\%, 1933 57,000	90 91	45,000.00 5,460.00
Baltimore & Ohio, 4 1948	92	5,460.00 8,280.00
Boston & Maine, 41/2%, 1929 50,000.00	85	42,500.00
Atchison, Topeka & Santa Fe, 4%, 1995 56,127.50 Atlantic Coast Line, 4%, 1952 73,092.08 Baltimore & Ohio, 4%, 1948 20,332.50 Baltimore & Ohio, 34, %, 1925 47,997.70 Baltimore & Ohio, 4½, %, 1933 5,730.00 Baltimore & Ohio, 4½, %, 1933 5,730.00 Baltimore & Ohio, 4%, 1948 8,820.00 Boston & Maine, 4½, %, 1929 50,000.00 Canada Southern, 5%, 1962 52,984.00 Canadian Northern, 4%, 1930 48,866.66	91 92 90 91 92 85 104	<b>52,000.0</b> 0 <b>43,800</b> .00

Central New England, 4%, 1961 Central R. R. of N. J., 5%, 1987 Central Pacific, 4%, 1949 Chesapeake & Ohio, 5%, 1939 Chicago, Burlington & Quincy, 4%, 1958 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Indiana & Southern, 4%, 1956 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago, Milwaukee & St. Paul, 4%, 1934 Chicago, Milwaukee & St. Paul, 4%, 1932 Chicago, Milwaukee & St. Paul, 4½%, 1932 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1916 Chicago, Milwaukee & St. Paul, 5%, 1916 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 6%, 1920 Chicago, Milwaukee & St. Paul, 6%, 1921 Chicago, Milwaukee & St. Paul, 6%, 1921 Chicago, Milwaukee & St. Paul, 6%, 1921 Chicago, Rock Island & Pacific, 4%, 1983 Chicago, St. Louis & New Orleans, 5%, 1951 Chicago, St. Paul, Minnesota & Omaha, 3½%, 1980 Chicago, St. Paul, Minnesota & Omaha, 3½%, 1980 Chicago, St. Paul, Minnesota & Omaha, 6%, 1930 Clieveland Terminal and Valley, 4%, 1995 Delaware & Hudson, 4%, 1961 Hocking Valley, 4½%, 1961 Hocking Valley, 4½%, 1969 Illinois Central, 3½%, 1951 Indiana, Illinois & Iowa, 4%, 1959 Lake Shore & Michigan Southern, 3½%, 1997 Lake Shore & Michigan Southern, 3½%, 1997 Lake Shore & Michigan Southern, 4%, 1928 Lehigh Valley, 4%, 2003 Lehigh Valley, 4%, 1940 Louisville & Nashville, 4%, 1940 Louisville & Nashville, 4%, 1940 Louisville & Nashville, 4%, 1940 Michigan Central, 6%, 1937 New York Railways, 5%, 1942 Northern Pacific Great Northern Joint, 4%, 1981 Oregon, Washington R. R. & Navigation, 4%, 1981	Book value.	Rate.	Market value.
Central New England, 4%, 1961	46,406.25	82	41,000.00
Central Pacific 40% 1949	100,000.00 97,656.70	114 92	114,000.00 92,000.00
Chesapeake & Ohio, 5%, 1939	107,064.00	105	105,000.00
Chicago, Burlington & Quincy, 4%, 1958	100,000.00	92	92 000 00
Chicago, Burlington & Quincy, 3½%, 1949	47,000.00 71,562.50	82 87	41,000.00 65 250 00
Chicago, Milwaukee & Puget Sound, 4%, 1949	23.687.50	89	22,250.00
Chicago, Milwaukee & St. Paul, 4%, 1934	23,687.50 94,906.27	89	41,000.00 65,250.00 22,250.00 89,000.00 10,605.00
Chicago, Milwaukee & St. Paul, 4½%, 1932	10,500.00 50,000.00	101 103	10,605.00 51,500.00
Chicago, Milwaukee & St. Paul, 5%, 1921	48,500.00	100	50,000.00
Chicago, Milwaukee & St. Paul, 5%, 1916	25,000.00 9,112.50	101	50,000.00 25,250.00 9,270.00
Chicago, Milwaukee & St. Paul, 5%, 1921	9,112.50	103 108	9,270.00
Chicago & Northwestern 5% 1921	70,000.00	100	75,600.00 1,000.00
Chicago & Northwestern, 5%, 1933	56,414.00	102	57,120.00
Chicago, Rock Island & Pacific, 4%, 1988	50,000.00	84 107	42,000.00 66,340.00
Chicago, St. Louis & New Orleans, 5%, 1951 Chicago, St. Paul Minnesota & Omaha, 314%, 1980	68,722.00 22,750.00	88	22,000.00
Chicago, St. Paul, Minnesota & Omaha, 6%, 1930	59,915.00 21,705.00 105,367.50	118	59,000.00
Cleveland Terminal and Valley, 4%, 1995	21,705.00	85	20,400.00
Fremont Elkhorn & Missouri Valley 6% 1933	42,000.00	. <b>94</b> 120	99,640.00 50,400.00
Great Northern, 41/4 %, 1961	75,000.00	100	75,000.00
Hocking Valley, 41/2 %, 1999	25,000.00	97 77	24,250.00 38,500.00
Indiana Illinois & Iowa 4% 1950	45,968.75 24,961.30	87	21.750.00
Jamestown, Franklin & Clearfield, 4%, 1959	23,718.75	91	21,750.00 22,750.00 75,000.00
Lake Erie & Western, 5%, 1937	77,473.00	100	75,000.00
Lake Shore & Michigan Southern, 379 %, 1997	23,718.75 77,473.00 46,295.00 74,734.38	85 89	39,950.00 66,750.00
Lehigh Valley, 4½%, 1940	19,000.00	101	19.190.00
Lehigh Valley, 4%, 2003	4,806.25	90	4,500.00
Lehigh Valley Terminal, 5%, 1941	66,210.00 73,500.00	108 90	67.500.00
Louisville & Nashville, 4%, 1940	61,472.92 15,153.75	92	62,640.00 67,500.00 59,800.00
Louisville & Nashville, 4%, 1946	15,153.75	90 83	14 400.00
Michigan Central, 4%, 1929	23,125.00 70,506.25	91	20,750.00 68,250.00
Mobile & Ohio, 6%, 1927	50,000.00	114	67.000.00
Montana Central, 6%, 1937	7,498.00	119	7,140.09 27,900.00
New Jersey Junction, 4%, 1986	30,000.00 30,232.50	93 104	30,160.00
New York Central & Hudson River, 4%, 1934	74,711.12	86	64,500.00
New York & Northern, 5%, 1927	14,233.00	104 75	14,560.00 13,500.00
New York Railways, 4%, 1942	15,267.02 20,732.98	60	21 800 00
New York, Westchester & Boston, 41/2 %, 1946	96,875.00	79	79,000.00
Norfolk & Western 4%, 1996	96,875.00 28,857.95 98,562.50 4,740.56	94 95	79,000.00 28,200.00 95,000.00
Northern Pacific 4%, 1997	4.740.56	93	4,650.00
Oregon Short Line, 4%, 1929	71,750.00	89	66,750.00
Oregon, Washington R. R. & Navigation, 4%, 1961	46,000.00 24,875.00	88 81	44,000.00
Pittsburgh Cincinnati Chic. & St. Louis. 4%, 1960	58,675.00	93	20,250.00 55,800.00
Pittsburgh, Cinc. Chic. & St. Louis, 41/2 %, 1963	49,875.00	100	50,000.00
Rochester & Pittsburgh, 6%, 1922	50,000.00 17,000.00	110 110	55,000.00 18,700.00
Stoux City & Pacific 34%, 1936	48.062.50	81	40,500.00
Southern Pacific, 4%, 1955	95,250.00	90	90,000.00
St. Louis, Iron Mountain & Southern, 5%, 1931	20,000.00 <b>40,00</b> 0.00	102 101	20,400.00
St. Paul. Minnesota & Manitoba, 472 %, 1833	103,085.00	119	40,400.00 102,340.00 10,700.00
Third Avenue, 5%, 1937	<b>10,0</b> 00.00	107	10,700.00 6,240.00
Union Pacific, 4%, 1947	6,130.23 115,180.56	96 91	109,200.00
Vandalia, 4%, 1955	24,562.50	94	23,500.00
Vandalia, 4%, 1957	48,875.00	94	47,000.00
Northern Pacific Great Northern Joint, 4%, 1921. Northern Pacific, 4%, 1997 Oregon Short Line, 4%, 1929 Oregon, Washington R. R. & Navigation, 4%, 1961 Peoria & Eastern, 4%, 1940 Pittsburgh, Cinc. Incinnati, Chic. & St. Louis, 4%, 1963. Rochester & Pittsburgh, 6%, 1922 Rochester & Pittsburgh, 6%, 1921 Sioux City & Pacific, 3½%, 1936 Southern Pacific, 4%, 1955 St. Louis, Iron Mountain & Southern, 5%, 1931 St. Paul, Minnesota & Manitoba, 4%, 1933 St. Paul, Minnesota & Manitoba, 6%, 1933 Third Avenue, 5%, 1937 Union Pacific, 4%, 1947 Union Pacific, 4%, 1957 Vandalia, 4%, 1957 West Shore, 4%, 2361	51,942.50	91	47,320.00
Province Manitoba, 4%, 1935  Province Manitoba, 4%, 1937  New Zealand, 4%, 1929  Province of Ontario, 3½%, 1936  Province of Quebec, 3%, 1937	35,000.00	92	32,200.00
Province Manitoba, 4%, 1937	5,000.00 49,000.00	91 98	4,550.00 48.020.00
New Zealand, 4%, 1929	36,600.00	88	48,020.00 35,200.00 28,500.00
Province of Ontario, 4%, 1939	30,000.00	95	28,500.00
Province of Quebec, 3%, 1937	24,500.00	78	23,887.50

		RAILROAD STOCKS:	Book value.	Rate.	Market value.
281	shs.	Albany & Susquehanna	72.644.75	265	74.465.00
700	**	Allegheny & Western	104.784.00	131	91,700.00
331	"	Atlanta & Charlotte Air Line	56,223.50	150	49,650.00
200	**	Baltimore & Ohio, pref	19,082.90	81	16,200.00
2042	**	Beech Creek	111,847.20	83	84,743.00
350	**	Buffalo, Rochester & Pittsburgh, pref	40.914.80	117	40,950.00
1000	"	Catawissa, pref	57,091.75	106	53,000.00
850	"	Chicago & Eastern Illinois, pref	48.878.77	40	14,000.00
500	**	Chicago, Milwaukee & St. Paul, pref	59.931.18	140	70,000.00
875	**	Chicago & North Western, pref	53,715.45	169	63.375.00
298	"	Chicago, St. Paul, Minn. & Omaha, pref.	53.310.33	135	40,230.00
100	"	Cleveland, Cinc., Chic. & St. Louis, pref.	11.724.31	63	6.300.00
1000	**	Cleveland & Pittsburgh	96,000.00	158	79,000.00
221	**	Delaware & Bound Brook	45,541.11	182	40.222.00
63	**	Detroit, Hillsdale & Southwestern	6.197.00	90	5,670.00
316	**	Erie & Pittsburgh	25.043.00	130	20,540.00
1000	**	Fort Wayne & Jackson, pref	142,149.00	122	122,000.00
1036	**	Geneva, Corning & Southern	102,900.00	88	91,168.00
1000	**	Illinois Central, Leased Line	104,750.00	87	87,000.00
290	**	Jackson, Lansing & Saginaw	27,295.00	75	21,750.00
40	44	Kalamazoo, Allegan & Grand Rapids	5,800.00	128	5,120.00
550	44	Little Schuylkill Navig. R. R. & Coal Co.	31,062.50	112	30,800.00
500	**	Manhattan Elevated	81.753.90	131	65,500.00
1900	**	Morris & Essex	143,400,10	167	158,650.00
600	••	Nashville & Decatur	29,250.00	190	28,500.00
825	**	New York & Harlem	149,248.30	358	147.675.00
965	**	N. Y., Lackawanna & Western	116.839.36	116	111,940.00
300	**	North Carolina	51,600.00	160	48,000.00
100	**	Pittsburgh, Cinc., Chic. & St. Louis, pref.	10,977.78	104	10,400.00
850	44	Pittsburgh, Fort Wayne & Chicago	145,063.30	159	135,150.00
900	"	Rensselaer & Saratoga	167,668.75	175	157,500.00
886	44	St. Louis Bridge 1st, pref	53,961.00	110	42,460.00
442	44	Southwestern of Georgia	52,963.25	103	45.526.00
1000		Union Pacific, pref.	98.749.72	85	85,000.00
630	**	United New Jersey R. R. & Canal	149.060.55	226	142,380.00
16	**		2.104.00	114	1,824.00
905	**	Valley	87.568.63	154	69,685.00
800		warren	01,500.00	104	00,000.00
	BAN	K AND TRUST COMPANY STOCKS:			
400	shs.	The Farmers' Loan & Trust Co	71,600,00	1.100	110,000.00
			,	_,	
•		MISCELLANBOUS STOCKS:	150.00	100	150.00
	sns.	General Adjustment Bureau		65	5.655.00
87	**	Mahoning Investment Co	6,090.00		5,655.00
10		Southern Adjustment Bureau	500.00	100 100	1.000.00
10		Underwriters' Salvage Company of Chic.	1,000.00		1,500.00
10		Underwriters' Salvage Company of N. Y.	1,000.00	150 200	200.00
1	в <b>п</b> .	Western Adjustment & Inspection Co	150.00	ZUU	200.00
		Totals	\$9,170,188.35		\$8,577,211.49

# THE RELIANCE INSURANCE COMPANY OF PHILADELPHIA, PHILADELPHIA, PA.

Commenced Business, August, 1844.

WILLIAM CHUBB, President.

CHARLES J. WISTER, Secretary.

Control of the second s		
CAPITAL STOCK.		-
Amount of capital paid up in cash	\$40,000.00	
Amount of ledger assets December 31, 1912		\$1,745,648.90
INCOME.		
Fire.		
Gross prems. received during the year, \$1,480,071.30		
Deduct reinsurance,		
\$431,191.55		
and return premiums,		
<b>\$</b> 328,655.26 759,846.81		
Received for premiums (other than perpetual)	\$720,224.49	
Deposit premiums written on perpetual risks (gross)	2,249.50	
Gross interest on mortgage loans \$2,216.25	<b>-,</b>	
Gross interest on bonds and divi-		
dends on stocks		
Gross interest on deposits 884.63		
Gross interest on deposits		
Water Co. bonds		
Gross rents from company's prop-		
erty, including \$5,000.00 for com-		
pany's occupancy of its own bldgs. 8,959.00		
pany a occupancy of the own blag.		
Total gross interest and rents	65,438.68	
Transfers of and amount retained on concellation of		
perpetual policies	406.96	
Borrowed money	75,000.00	
Agents' balances previously charged off	218.09	
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	1,095.00	
Total income		864,632.72
Sum of both amounts		\$2,610,281.62

### DISBURSEMENTS.

DISBURSEMENTS.	
Fire.	
Gross amount paid policy-holders	
for losses (including \$132,091.97	
occurring in previous years) \$751,061.73	
Deduct amount received for salvage,	
<b>\$</b> 4,662.51	
for reinsurance in other companies,	
\$216,883.47	
and for discount,	
<b>\$</b> 552.79	
Net amount paid policy-holders for losses	<b>\$</b> 528,962.96
Expenses of adjustment and settlement of losses	11,760.21
Commissions or brokerage	178,118.41
Salaries, \$24,883.00, and expenses, \$11,768.14, of	-,0,110,11
special and general agents	20 051 14
	36,651.14
Salaries, fees, and all other charges of officers,	AF 00F F0
directors, trustees, and home-office employees	65,325.58
Rents, including \$5,000.00 for company's occupancy	
of its own buildings	9,210.56
Advertising, \$1,402.51; printing and stationery,	
\$9,497.48	10,899.99
Postage, telegrams, telephone, and express	7,135.88
Legal expenses	2,000.83
Furniture and fixtures	75.23
Maps, including corrections	4,011.51
Underwriters' boards and tariff associations	9,966.01
Fire department, fire patrol and salvage corps	•
assessments, fees, taxes and expenses	3,204.78
Inspections and surveys	2,419.51
Repairs and expenses (other than taxes) on real	2,110.01
estate	2,030.14
Taxes on real estate	1,726.50
	29,541.03
State taxes on premiums	•
Insurance-department licenses and fees	5,803.60
Federal corporation tax	430.38
Capital stock tax	2,160.00
Municipal licenses	3,385.68
Entertaining agents	297.70
Janitor	600.00
Ice	65.22
Laundry	56.16
Supplies for janitor	195.87
Light and heat	1,156.39
Rent of box for securities	100.00
Bonds for state department, etc	387.50
Suppers for clerks	221.50
oakkara are areas and a second	



		0,1
Insurance	58.74	l.
Commercial reports	390.00	
Interest on borrowed money	1,337.49	
Deposit premiums returned	4,891.30	
Paid stockholders for interest or dividends (amo	unt	•
declared during the year)		•
Agents' balances charged off	909.10	
		•
Total disbursements	••••••	957,486.90
Balance		\$1,652,794.72
LEDGER ASSET	S	
Book value of real estate		
Mortgage loans on real estate	47,500.00	
Book value of bonds, \$1,241,630.00, and stoo		
\$2,200.00 (Schedule D)		
Cash in company's office		
Deposits in trust companies and banks on interes	•	
Agents' balances, under three months due		
Agents' balances, over three months due		
ngenes balances, over three months due	1,801.01	
Total ledger assets, as per balance  NON-LEDGER ASSET		\$1,652,794.72
Due	. Accrued.	
Interest on mortgages \$137	.50 \$199.00	
Interest on bonds	14,891.10	
Rents on company's property or lease	522.80	
Total interest and rents due and		
	.50 \$15,612.90	15,750.40
Market value of real estate over book value		4,672.96
Premium on perpetual policies on real estate own	ned by company	1 010 00
		1,010.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	
Gross assets  DEDUCT ASSETS NOT ADD		
	AITTED.	
DEDUCT ASSETS NOT ADD	AITTED. \$2,025.00	
DEDUCT ASSETS NOT ADD	######################################	
DEDUCT ASSETS NOT ADD Company's stock owned	**************************************	
DEDUCT ASSETS NOT ADD Company's stock owned	**************************************	
DEDUCT ASSETS NOT ADD Company's stock owned	\$2,025.00 en 1,931.57 ue 47,125.00	

	LIABILI	TIES.		
Gross losses adjusted and u	ınpaid		\$19,862.68	
Gross claims for losses re			<b>,</b> ,	
plus reserve for losses inc				
31 not reported			80,270.73	
Gross claims for losses resi			6,874.31	
			<del></del>	
Total			107,007.72	
Deduct reinsurance due or	accrued		31,048.95	
Net amount of unpaid l	osses and clair	ms		<b>\$75,958.77</b>
Unearned premiums on fire	risks			761,860.37
Reserve on perpetual policie				120,072.45
Salaries, rents, expenses, bill				345.36
Estimated federal, state and				13,060.00
Contingent commissions or o				14,115.87
Due and to become due for				75,000.00
				7 5,000.00
Total liabilities, except	capital		• • • • • • • • •	\$1,060,412.82
Capital paid up in cash			400,000.00	
Surplus over all liabilities			162,733.69	
Surplus as regards poli	cy-holders			562,733.69
Total				<b>\$1,623,146.51</b>
				<b>40,020,000</b>
]	RISKS AND PRE	MIUMS. 1913.		
	Fire	•	Risks.	Premiums.
In force December 31, 1912 Written or renewed during th			190,618,213 130,053,866	\$2,144,720.82 1,480,071.30
Totals Deduct those expired and mar	ked off as term	inated	320,672,079 127,823,044	\$3,624,792.12 1,608,009.85
In force at the end of th	e year 1913		192,849,035 47,813,768	\$2,016,782.27
Deduct amount reinsured				509,501.23
Net amount in force Dece	•		145,035,267	\$1,507,281.04
Perpetual risks not included Premiums on same	above	• • • • • • • • • • • • • • • • • • •	••••••	\$4,984,925.49 \$132,301.80
•	ATION OF FIRE	· · · · · · · · · · · · · · · · · · ·		<b>V</b>
Year.	ATION OF FIRE	Gross premium charged.	MIUMB.	Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less 1912 / _	\$39,239,946 246,337	\$468,660.8 2,544.1	1-z	\$234,330.40 636.03
1913 } Two years	528.967	6,599.3	3– <del>4</del>	4 849 48
1911 ) 1912 } Three years	22,838,996 25,126,002	209,787.6 219,044.8	34 1-6 12 1-2	34,964.61 109,522.41
1913		218.601.5	1 5-6	182,167.96
1910 1911	224,576 154,274 139,491 217,012	2,580.6 1,823.9	9 1 <b>-8</b> 8 3 <b>-8</b>	322.58 683.99
1912 Four years 1913	139,491	1,823.9 2,074.8 2,999.9	7 5–8 6 7–8	1,296.79 2,624.97
1909 )	6,387,779	70.273.1	5 1-10	7.027.32
1910   1911   Five years	5,637,936 6,774,824	69,161.9	8 3-10	20,748.59 40 904.31
1912	6,164,109 7,035,857	81,808.6 71,706.4	4 7-10	50.194.50
1913 J 1904 Ten years	7,035,857 14,000	79,536.1 77.0	.9 9–10	71,582.58 3.85
				9761 960 27
Totals Perpetual risks	\$145,035,267	\$1,507,291.0 132,301.8	14	\$761,860.37 120,072.45
Perpetual risks	4,984,925	102,001.0		200,000

\$150,020,192

Grand totals

\$1,639,582.84

\$881,932.82

### GENERAL INTERROGATORIES.

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
anywhere in the United States, without any deduction whatever for	
panies?	\$25,000.00
Total amount of the company's stock owned by the directors at par	<b>Vy</b>
panies?	55,850.00
Total amount loaned to directors or other officers?	None. None.
What interest, direct or indirect, has this company in the capital stock	2.0
of any other insurance company?	None.
Is a majority of the capital stock of this company owned or controlled,	No.
Total amount loaned to directors or other officers?	
now in force?	No.
Business in Connecticut, 1913.	Fire.
Less \$378,936.00 risks canceled, and \$262,717.00 reinsurance in	<b>4</b> 0,00 <b>2</b> ,000.00
Gross risks written Less \$378,936.00 risks canceled, and \$262,717.00 reinsurance in companies authorized in Connecticut	- 641,653.00
Net risks written	\$30,092.21
Gross premiums on risks written  Less \$3,154.34 return premiums, and \$2,144.70 premiums for reinsurance in companies authorized in Connecticut	
surance in companies authorized in Connecticut	5,299.04
Net premiums received	\$24,793.17
Less losses on risks reinsured in companies authorized in Connecticut	
Less losses on risks reinsured in companies authorized in Connecticut	958.02
Net losses paid	\$9,137.21
Losses incurred	\$11,611.89 1,476.32
Less losses on risks reinsured in companies authorized in Connecticut	1,476.32
Net losses incurred	\$10,135.57
1100 100000 110011100	<b>\$10,100.01</b>
Schedule D. Bonds and Stocks owned by the Company.	
	Market value.
COUNTY AND MUNICIPAL DONDS.	
Allegheny Pa City 4% 1984 \$10,000,00 100	
Allegheny, Pa., City, 4%, 1934	\$10,000.00 10,000.00
Allegheny, Pa., City, 4%, 1934       \$10,000.00       100         Allegheny, Pa., County, 4%, 1935       10,000.00       100         Atlantic City, N. J., 4%, 1944       10,000.00       102	\$10,000.00 10,000.00 10,200.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadalphia 4%, 1939 30,000.00 100	\$10,000.00 10,000.00 10,200.00 15,150.00
Allegheny, Pa., City, 4%, 1934       \$10,000.00       100         Allegheny, Pa., County, 4%, 1935       10,000.00       100         Atlantic City, N. J., 4½%, 1944       10,000.00       102         County of Bergen, N. J., 4½%, 1920       15,000.00       101         Philadelphia, 4%, 1939       30,000.00       100         Philadelphia, 4%, 1938       20,000.00       100	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00
Allegheny, Pa., City, 4%, 1934       \$10,000.00       100         Allegheny, Pa., County, 4%, 1935       10,000.00       100         Atlantic City, N. J., 4½%, 1944       10,000.00       102         County of Bergen, N. J., 4½%, 1920       15,000.00       101         Philadelphia, 4%, 1939       30,000.00       100         Philadelphia, 4%, 1938       20,000.00       100         Pittsburgh, Pa., 4%, 1915       18,000.00       100	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1955 18,000.00 100 New York City, 4%, 1957 47,375.00 98	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 44, %, 1944 10,000.00 102 County of Bergen, N. J., 44, %, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 18,000.00 100 New York City, 4%, 1957 47,375.00 98 New York City, 34, %, 1954 48,875.00 88 Wilmington, Del., 4%, 1922 10,000.00 98	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 43,000.00 9,800.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 88 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4½%, 1921 10,000.00 101	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 43,000.00 9,800.00
Allegheny, Pa., County, 4%, 1935       10,000.00       100         Atlantic City, N. J., 4½%, 1944       10,000.00       102         County of Bergen, N. J., 4½%, 1920       15,000.00       101         Philadelphia, 4%, 1939       30,000.00       100         Philadelphia, 4%, 1938       20,000.00       100         Pittsburgh, Pa., 4%, 1915       18,000.00       100         New York City, 4%, 1957       47,375.00       96         New York City, 3½%, 1954       48,875.00       86         Wilmington, Del., 4%, 1922       10,000.00       98         Wilmington, Del., 4½%, 1921       10,000.00       101	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 43,000.00 9,800.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 96 New York City, 4%, 1954 48,875.00 86 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILEGAD BONDS:—  Allegheny, Valley, 4%, 1942 20,000.00 98	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 9,800.00 10,100.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1955 18,000.00 100 New York City, 4%, 1957 47,375.00 96 New York City, 3½%, 1954 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILROAD BONDS:— Allegheny Valley, 4%, 1942 20,000.00 99 Allentown Terminal, 4%, 1919 15,000.00 97	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 48,250.00 9,800.00 9,800.00 19,800.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 18,000.00 100 New York City, 4%, 1957 47,375.00 96 New York City, 4%, 1954 48,875.00 86 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 98 Alchison, Topeka & Santa Fé, 4%, 1995 15,000.00 93	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 43,000.00 9,800.00 10,100.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 99 Allentown Terminal, 4%, 1919 15,000.00 97 Atchison, Topoka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1952 14,155.25 91 Atlantic & Danville 4% 1948	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 43,000.00 9,800.00 10,100.00 14,550.00 9,300.00 13,550.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 99 Allentown Terminal, 4%, 1919 15,000.00 93 Atlantic Coast Line, 4%, 1952 14,156.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1925 18,587.50 90	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,250.00 43,000.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 18,500.00 18,500.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1957 47,375.00 90 New York City, 4%, 1957 47,375.00 96 New York City, 4%, 1954 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 97 Atchison, Topeka & Santa F6, 4%, 1995 10,000.00 97 Atchison, Topeka & Santa F6, 4%, 1995 10,000.00 97 Atlantic Coast Line, 4%, 1952 14,158.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 18,587.50 90 Baltimore & Ohio, 4%, 1948 10,000.00 92	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 8,500.00 48,9150.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 New York City, 4%, 1957 47,375.00 86 New York City, 3½%, 1954 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 99 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1925 18,587.50 90 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1941 9,350.00 85 Baltimore & Ohio, 4%, 1941 9,350.00 85	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 43,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 18,000.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Atlantic City, N. J., 4½, 1935 10,000.00 100 Atlantic City, N. J., 4½, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1915 18,000.00 100 New York City, 4%, 1915 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 98 Atlentown Terminal, 4%, 1919 15,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1952 14,156.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½, %, 1925 18,587.50 90 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 18 Central of Georgia, 5%, 1945 15,000.00 18 Central of Georgia, 5%, 1945 15,000.00 103	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 8,500.00 15,450.00 15,450.00 27,600.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 101 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4½%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1952 14,156.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 95 Central Pacific, 4%, 1949 15,000.00 95 Central Pacific, 4%, 1949 29,282.50 92 Chesapeake & Ohio, 44%, 1949 29,282.50 92 Chesapeake & Ohio, 44%, 1949 29,282.50 92 Chesapeake & Ohio, 44%, 1949 29,282.50	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 43,000.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 18,000.00 13,650.00 18,000.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,500.00 18,000.00 18,000.00 18,000.00 18,000.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 New York City, 4%, 1957 47,375.00 96 Naw York City, 4%, 1957 47,375.00 96 Naw York City, 4%, 1952 10,000.00 98 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 97 Atlantic Coast Line, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1949 18,350.00 85 Central of Georgia, 5%, 1945 15,000.00 103 Central Pacific, 4%, 1949 1992 10,000.00 93 Chesapeake & Ohio, 4½%, 1992 10,000.00 93	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 8,500.00 15,450.00 15,450.00 27,600.00 9,300.00 8,500.00 15,450.00 27,600.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 New York City, 4%, 1957 47,375.00 86 New York City, 4%, 1957 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 97 Atlantic Coast Line, 4%, 1952 14,158.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1945 10,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1949 9,412.50 85 Baltimore & Ohio, 4%, 1949 9,350.00 85 Central Pacific, 4%, 1949 29,282.50 92 Chesapeake & Ohio, 4½%, 1992 10,000.00 93 Chesapeake & Ohio, 4½%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1949 14,648.00 99 Chesapeake & Ohio, 4%, 1949 14,648.00 99 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1995 14,648.00 99 Chesapeake, St. Paul, 4%, 1934 9,475.00 88	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 15,450.00 15,450.00 27,600.00 9,300.00 9,300.00 15,450.00 27,600.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1957 47,375.00 80 New York City, 3½%, 1954 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 101  **RAILROAD BONDS:**  Allegheny Valley, 4%, 1942 20,000.00 90 Atlantic Coast Line, 4%, 1919 15,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1925 18,587.50 96 Baltimore & Ohio, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1941 9,350.00 87 Central of Georgia, 5%, 1945 15,000.00 91 Baltimore & Ohio, 4%, 1941 9,350.00 85 Central of Georgia, 5%, 1945 15,000.00 103 Chesapeake & Ohio, 4%, 1949 29,282.50 92 Chesapeake & Ohio, 4%, 1949 10,000.00 93 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1995 14,643.00 99 Chicago, Milwaukee & St. Paul, 4%, 1984 9,475.00 88 Chicago, Milwaukee & St. Paul, 4%, 1982 25,000.00 101	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 15,450.00 15,450.00 27,600.00 9,300.00 9,300.00 15,450.00 27,600.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Atlantic City, N. J., 4½%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 New York City, 4%, 1915 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 98 Atlantic Coast Line, 4%, 1919 15,000.00 97 Atchison, Topeka & Santa F6, 4%, 1995 10,000.00 93 Atlantic Coast Line, 4%, 1942 14,156.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 3½%, 1925 18,587.50 98 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1949 15,000.00 92 Central of Georgia, 5%, 1945 15,000.00 93 Chesapeake & Ohio, 4%, 1995 10,000.00 93 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1915 14,643.00 99 Chesapea	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 48,250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 15,450.00 15,450.00 27,600.00 9,300.00 9,300.00 15,450.00 27,600.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00 9,300.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 101 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1939 30,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Pittsburgh, Pa., 4%, 1915 18,000.00 100 New York City, 4%, 1957 47,375.00 86 Wilmington, Del., 4%, 1922 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1921 10,000.00 98 Atlantic Coast Line, 4%, 1919 15,000.00 97 Atchison, Topeka & Santa Fé, 4%, 1995 10,000.00 93 Atlantic & Danville, 4%, 1942 14,156.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 10,000.00 93 Baltimore & Ohio, 4%, 1948 10,000.00 93 Central of Georgia, 5%, 1945 15,000.00 93 Chesapeake & Ohio, 4%, 1949 29,282.50 92 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1993 14,308.25 88 Delaware & Hudson, 4%, 1943 9,987.50 85 Delaware & Rio Grande, 4%, 1936 9,987.50 85	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 44,8250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 18,000.00 14,550.00 18,000.00 15,450.00 9,300.00 14,850.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 9,375.00 14,850.00 12,900.00 9,500.00 9,500.00
Allegheny, Pa., City, 4%, 1934 \$10,000.00 100 Allegheny, Pa., County, 4%, 1935 10,000.00 100 Atlantic City, N. J., 4½%, 1944 10,000.00 102 County of Bergen, N. J., 4½%, 1920 15,000.00 101 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 Philadelphia, 4%, 1938 20,000.00 100 New York City, 4%, 1915 47,375.00 96 New York City, 4%, 1957 47,375.00 96 New York City, 4%, 1954 48,875.00 86 Wilmington, Del., 4%, 1922 10,000.00 98 Wilmington, Del., 4%, 1921 10,000.00 101  RAILROAD BONDS:—  Allegheny Valley, 4%, 1942 20,000.00 97 Atchison, Topeka & Santa F6, 4%, 1995 10,000.00 97 Atchison, Topeka & Santa F6, 4%, 1995 10,000.00 97 Atlantic Coast Line, 4%, 1952 14,158.25 91 Atlantic & Danville, 4%, 1948 9,412.50 85 Baltimore & Ohio, 4%, 1948 19,000.00 91 Baltimore & Ohio, 4%, 1948 10,000.00 91 Baltimore & Ohio, 4%, 1949 9,350.00 85 Central Pacific, 4%, 1949 10,000.00 93 Chesapeake & Ohio, 4%, 1992 10,000.00 93 Chesapeake & Ohio, 4%, 1994 992 10,000.00 93 Chesapeake & Ohio, 4%, 1994 992 10,000.00 93 Chesapeake & Ohio, 4%, 1994 992 10,000.00 93 Chesapeake & Ohio, 4%, 1994 993 Chesapeake & Ohio, 4%, 1995 993.75.0 95 Delaware & Hudson, 4%, 1948 993.75.0 95 Delaware & Hudson, 4%, 1948 993.75.0 95 Delaware & Hudson, 4%, 1948 993.75.0 95 Easton & Amboy, 5%, 1920 993.75.0 92	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 44,8250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 18,000.00 14,550.00 18,000.00 15,450.00 9,300.00 14,850.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 9,375.00 14,850.00 12,900.00 9,500.00 9,500.00
RAILROAD BONDS:—  Allegheny Valley, 4%, 1942	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 44,8250.00 9,800.00 10,100.00 14,550.00 9,300.00 13,650.00 18,000.00 14,550.00 18,000.00 15,450.00 9,300.00 14,850.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 14,850.00 9,300.00 9,375.00 14,850.00 12,900.00 9,500.00 9,500.00
RAILROAD BONDS:—  Allegheny Valley, 4%, 1942	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 18,000.00 48,250.00 43,000.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 13,650.00 15,450.00 27,600.00 15,450.00 9,300.00 15,450.00 15,450.00 9,300.00 15,450.0
RAILROAD BONDS:—  Allegheny Valley, 4%, 1942	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 43,250.00 10,100.00 14,550.00 9,300.00 13,650.00 13,650.00 13,650.00 13,650.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 12,900.00
RAILROAD BONDS:—  Allegheny Valley, 4%, 1942	\$10,000.00 10,000.00 10,200.00 10,200.00 15,150.00 30,000.00 18,000.00 48,250.00 9,800.00 14,550.00 9,300.00 13,650.00 13,650.00 15,450.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 15,450.00 27,600.00 20,600.00 20,600.00 20,600.00 20,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00 21,600.00
RAILROAD BONDS:—  Allegheny Valley, 4%, 1942	\$10,000.00 10,000.00 10,200.00 15,150.00 30,000.00 20,000.00 18,000.00 44,8250.00 9,800.00 14,550.00 14,550.00 13,650.00 15,45

	Book value.	Rate.	Market value.
Lake Shore & Michigan Southern, 4%, 1928	14,906.25	90	13,500.00
Lake Shore & Michigan Southern, 4%, 1931	23,312.50	90	22,500.00
Lehigh Coal & Navigation Co., 41/2 %, 1914	13,000.00	100	13,000.00
Labigh Valley A14 0/- 1992	25,000.00	101	25,250.00
Lehigh Valley, 4%, 1948	5,000.00	100	5,000.00
Lehigh Valley, 4%, 2003	14,625.00	87	13,050.00
Long Island, 4%, 1949	9,837.50	90	9,000.00
Lehigh Valley, 4%, 1948 Lehigh Valley, 4%, 1948 Lehigh Valley, 4%, 2003 Long Island, 4%, 1949 Louisville & Nashville, 6%, 1919 Missouri Pacific, 5%, 1920	2,000.00	109	2,180.00
Missouri Pacific, 5%, 1920	<b>15,0</b> 00.00	95	14,250.00
New York Central & Hudson River, 3 % %. 1885	4,531.25	78	3,900.00
New York, Phila. & Norfolk, 4%, 1939	5,000.00	97	4,850.00
Norfolk & Western 4% 1914	9,815.00	100	10,000.00
Norfolk & Western, 4%, 1944	14,887.50	90	13,500.00
Norfolk & Western, 4%, 1996	9,887.50	94	9,400.00
Norfolk & Western, 4%, 1944 Norfolk & Western, 4%, 1996 Northern Pacific, 3%, 2047 Northern Pacific-Great Northern, 4%, 1921	11,056.25	66	9,900.00
Northern Pacific-Great Northern, 4%, 1921	19,221.25	94%	
North Pennsylvania, 4%, 1936	5,000.00	100	5,000.00
Oregon Short Line, 4%, 1929 Pennsylvania, 5%, 1919 Pennsylvania, 4%, 1919	13,953.75	90	13,500.00
Pennsylvania, 5%, 1919	4,000.00	104	4,160.00
remassivanta, 470, 1014	10,000.00	100	10,000.00
Pennsylvania, 4%, 1948	25,000.00	100 97	25,000.00 24,250.00
Pennsylvania, 3½%, 1915 Pennsylvania, 3½%, 1916	23,906.25	98	22,540.00
Pennsylvania, 3½%, 1916	22,195.00 4,856.25	92	4.600.00
Pennsylvania, 4%, 1931 Penn. & New York Canal & R. R. Co., 4%, 1939 People's Passenger (Phila.), 4%, 1943	20,000.00	99	19,800.00
Poorlo's Passenger (Phila) Act. 1942	10,000.00	84	8,400.00
Phila., Baltimore & Washington, 4%, 1943	15,000.00	99	14.850.00
Phila. & Erie, 5%, 1920	25,000.00	103	25,750.00
Phila & Eric 4% 1920	5,000.00	981/	
Philadelphia & Reading 4% 1947	15,000.00	96 "	14,400.00
Phila. & Erie, 4%, 1920 Philadelphia & Reading, 4%, 1947 Philadelphia & Reading, 4%, 1937	10,000.00	96	9,600.00
Public Service Corporation of N. J., 5%, 1969	9,650.00	88	8,800.00
Reading Co., Jersey Central, 4%, 1951	9,500.00	931/	
Reading Co. & Phila. & Read. C. & I. Co., 4%, 1997	53,206.25	98 "	51,150.00
Richmond & Washington, 4%, 1943	15,000.00	93	13,950.00
Richmond & Washington, 4%, 1943	4,693.75	80	4,000.00
Ct Doul Minneapolic & Manitoba ACL 1972	14,737.50	98	14,700.00
Second Ave. Traction Co., Pittsburgh, Pa., 5%, 1934	15,000.00	94	14,100.00
Second Ave. Traction Co., Pittsburgh, Pa., 5%, 1934 Southern Pacific, 4%, 1955 Steubenville & Indiana, 5%, 1914 Union Traction Co. of Indiana, 5%, 1919 United Co. of New Jersey, 4%, 1923 United Co. of New Jersey, 4%, 1923	14,306.25	90	13,500.00
Steubenville & Indiana, 5%, 1914	20,000.00	100	20,000.00
Union Traction Co. of Indiana, 5%, 1919	4,857.50	92	4,600.00
United Co. of New Jersey, 4%, 1923	5,000.00	98	4,900.00
United Traction Co. of Fittsburgh, Fa., Dyo, 1001	10,000.00	85	8,500.00
Virginian Railway Co., 5%, 1962	9,900.00	9734	9,750.00 4,850.00
West Jersey & Seashore, 4%, 1936	5,000.00	97	5,200.00
Western New York & Penn., 5%, 1937	5,000.00 10.000.00	104 97	9,700.00
Western Penn., 4%, 1928	10,000.00	91	<b>8</b> ,100.00
Meggary Amore Powns :			
Miscellaneous Bonds:	E 000 00	92	4,600.00
Connecticut Railway & Light Co., 41/2 %. 1951	5,000.00	105	
Delaware River Ferry Co., 5%, 1921	6,000.00 20,000.00	100 1	6,300.00 20,100.00
Hudson County (N. J.) Gas. Co., 5%, 1949 West Chester Lighting Co., 5%, 1950	10,000.00	102	10,200.00
West Chester Lighting Co., 5%, 1950	10,000.00	102	10,200.00
MISCELLANEOUS STOCKS: -			
	150.00	. 100	150.00
3 shs. General Adjustment Bureau 30 "Omaha Water Co., second pref	600.00	100	600.00
1 " Pacific Coast Adjustment Bureau	100.00	100	100.00
27 " Reliance Insurance Co., Philadelphia	1,350.00	150	2,025.00
at attitude internate con a minute part			
Totals	\$1,243,830.00		\$1,196,705.00

# RHODE ISLAND INSURANCE COMPANY,

### PROVIDENCE, R. I.

# Commenced Business, January 15, 1907.

GEORGE L. SHEPLEY,	President.	EMIL	G.	PIEPER,	Secretary.

CAPIT	AL STOCK.		
Amount of capital paid up in cas Amount of ledger assets December 31,			\$1,304,234.36
IN	ICOME.		
<del></del> -	Fire.		
Gross prems. received during the year Deduct reinsurance, \$232,033.87	<b>\$1,037,333.86</b>		
and return premiums,			
<b>\$214,560.17</b>	446,594.04		
Received for premiums		\$590,739.82	
Gross interest on bonds and divi-	440 700 00		
dends on stocks	<b>\$49,596.88</b> 809.90		
Gross interest on deposits	008.80		
delphia Underwriters' Association	3.15		
Total gross interest		50,409.93	
Gross profit on sale or maturity of lede	-		
Bonds	••••••	7,913.13	
Total income			649,062.88

### DISBURSEMENTS.

Fire.		
Gross amount paid policy-holders		
for losses (including \$54,332.26		
occurring in previous years) \$402,244.96		
Deduct amount received for salvage,		
<b>\$10,472.80</b>		
for reinsurance in other companies,		
\$105,594.68		
and for discount,		
<b>\$</b> 239.39		
220,000.07		
Net amount paid policy-holders for losses	\$285,938.09	
Expenses of adjustment and settlement of losses	6,627.50	
Commissions or brokerage	•	
<del>_</del>	189,538.81	
Advertising	425.32	
Postage, telegrams, telephone, and express	1.57	
Legal expenses	98.98	
Underwriters' boards and tariff associations	4,706.03	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	4,111.82	
Inspections and surveys	1,704.53	
State taxes on premiums	11,328.23	
Insurance-department licenses and fees	4,053.80	
Federal corporation tax	26.57	
City taxes and licenses	3,000.12	
Surety bonds	337.87	
Commission on investments	75.00	
Auditing books	150.00	
Paid stockholders for interest or dividends (amount		
declared during the year)	40,000.00	
Gross loss on sale or maturity of ledger assets, viz.:	20,000.00	
Bonds		
	E7 97	
Stocks 7.37	57.37	
m + 3 - 11-1		FF0 707 00
Total disbursements	• • • • • • • • • • • • • • • • • • • •	552,181.61
		A1
Balance	• • • • • • • • • • • •	\$1,401,115.63
LEDGER ASSETS.		
Book value of bonds, \$895,681.42, and stocks,		
\$269,256.67 (Schedule D)	\$1,164,938.09	
Deposits in trust companies and banks on interest	86,847.22	
Agents' balances, under three months due	149,230.32	
Cash deposited with Philadelphia Underwriters'	-	
Association	100.00	
*		
Total ledger assets, as per balance		\$1,401,115.63
Town 10000 monom) as her assessed 111111111111		·-,,- 20.00

NON-LEDGER AS	И	8	Ð	т	8	
---------------	---	---	---	---	---	--

Interest accrued on bonds		11,162.01
Gross assets	•••••	\$1,412,277.64
DEDUCT ASSETS NOT ADMITTE	D.	
Book value of bonds and stocks over market value (	Schedule D)	54,658.59
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$1,357,619.05
LIABILITIES.		
Gross losses adjusted and unpaid	\$15,794.88	
31 not reported	48,935.29 7,898.94	
Total  Deduct reinsurance due or accrued	\$72,629.11 26,572.57	
Net amount of unpaid losses and claims Unearned premiums on fire risks Estimated federal, state and other taxes hereafter pay Contingent commissions or other charges due or accru	yable	\$46,056.54 480,261.41 11,000.00 49,246.00
Total liabilities, except capital	<b>\$</b> 400,000.00	\$586,563.95
Surplus as regards policy-holders		771,055.10
Total	•••••	\$1,357,619.05
SPECIAL DEPOSITS.		
'Showing deposits not held for protection of a		
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia Virginia Special deposits in excess of corresponding liabilities, \$11,1	\$10,000.00 18,640.00 11.20.	
RISKS AND PREMIUMS, 1913.		
FIRE.	Risks.	Premiums.
In force December 31, 1912	\$110,364,829 105,854,869	\$999,367.14 1,037,338.86
Total  Deduct those expired and marked off as terminated	\$216,219,698 84,514,101	\$2,036,701.00 826,101.89
In force at the end of the year 1913  Deduct amount reinsured	\$131,705,597 32,720,249	\$1,210,599.11 310,238.41

Net amount in force December 31, 1913 .....

FIRE - 37

\$98,985,348

\$900,360.70

RECAPITULATION OF FIRE RISKS AND PREMIUMS.					
Yea Writt	r.		ross premiums	_	Premiums
1913	en. Term. One year or less	Amount.		earned.	
1912	) *	\$43,285,719 326,025	\$391,278.05 3,178.25	1-2 1-4	\$195,639.03 794.57
1913	Two years	107,428 9,525,670 10,682,074	880.30	3-4	660.23
1911 1912	Three years	9,525,670 10,682,074	78,863.67 88,028.26	3-4 1-6 1-2	13,143.95 <b>44</b> ,011. <b>63</b>
1913	, <b>,</b>	14,958,542	131,502.72	5-6	109,585.60
1910 1911	}	73.680	1,255.90	1_8	156.99
1912	Four years	4,446 74,237	143.40 639.62	3–8 5–8 7–8	53.78 399.77
1913	)		639.62 848.78	7–8	742.69
1909 \ 1910	}	2,364,427	25,348.34	1-10	2,534.84
1911	Five years	4,102,096	37,933.90 40.387.42	3-10 1-2	11,380.17 20,193.71
1912	}	2,364,427 3,445,292 4,102,096 4,509,047 5,450,700	40,387.42 44,948.63 54,852.19	1-2 7-10 9-10	31,464.04 49,366.98
1913	Over five years	5,450,700 9,700	54,852.19 276.27 pr	9–10 o rata	49,366.98 133.43
	Totals	\$98,985,348	\$900.860.70	0 7414	\$480,261.41
	100015	GENERAL INTERRO	• • • • • • • • • • • • • • • • • • • •		\$18U,2U1.11
Lerge	et grass sogregata			hotenel	
any	where in the United asurance, whether the	amount insured in a States, without any same be in admitte	deduction whatev d or non-admitted	or for	
pan Total	amount of the com	pany's stock owned b	v the directors	inswer	\$40,000.00
val	ue?			inswer	176,800.00
Total	amount loaned to di	rectors or other officer ckholders not officers?	87	nswer	None. None.
					None.
any Is a	other insurance commajority of the capita	mpany?al stock of this compa any other corporation	ny owned or con	inswer Folled.	None.
dire Has t	ectly or indirectly, by this company guarante	any other corporation eed policies issued by	?	nswer y. and	No.
DOA	v in force?			nswer	No.
		Business in Connec	тісит, 1913.		Fire.
Gross	risks written	anceled, and \$463,771	<u></u>		\$2,340,968.00
Les	s \$339,931.67 risks o panies authorized in	anceled, and \$468,771 Connecticut	.95 reinsurance in	com-	803,703.62
N	Vet risks written				\$1,537,264.38
Gross premiums on risks written			\$23,174.14		
Les	s \$2,983.84 return pr ance in companies	emiums, and \$4,410.60 authorized in Connect	o premiums for recicut	insur-	7,394.44
	Jet promiuma receive	A			\$15,779.70
		d			\$7,382.98
Les	s losses on risks rein	sured in companies a	uthorized in Conn	ecticut	363.66
N	Tet losses paid				\$7,019.27
		sured in companies a			\$6,302.66 347.05
N	let losses incurred	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • •	\$5,955.61
	Cohedule T	). Bonds and Stocks o	sensed her the Com-		
	Course the Merry	TOUT DOWNS	Pook walue		Market value.
Atlant	a Ga. 416% 1922		\$10,050.00	100	\$10,000.00
Hamil	ton, Ont., 4%, 1916		9,875.00	98	9,800.00
Montr	eal, Canada, 31/2%,	1939	18,468.75 11,895.00	84 91	16,800.00 10,920.00
New	York City, 4%, 1956		201,000.00	95	190.000.00
New	York State, 4%, 196	1939 39 36	201,000.00 25,170.00 10,327.10	97 97	24,250.00 9,700.00
New 1	York State, 4%, 1961	1951	30,075.00	97	29.100.00
North	Carolina State, 4%,	1951	10,100.00	98	9.800.00
Provid	lence, R. I., 3%, 1930		19,000.00 28,500.00	87 87	17,400.00 26,100.00
Rhode	Island State, 4%.	1942	52,569.00 15,760.00	99	49,500.00
Richm	ond, Va., 4%, 1943 .	• • • • • • • • • • • • • • • • • • • •	15,760.00	93 94	14.880.00
Toron	to. Canada, 31/2%, 19		3,950.00 23,822.33	78	3,760.00 21,450.00
Toron	to, Canada, 31/2%, 19	16	23,822.33 35,227.70	97	35,890.00

RAILBOAD BONDS:	Book value.	Rate.	Market value.
Atchison, Topeka & Santa Fè, 4%, 1960	10.580.00	95	9,500,00
Boston & Maine, 6%, 1914	20,000.00	92	18.400.00
Chicago Burl & Quincy (joint honds) 4% 1921	9,712.50	95	9,500.00
Chicago, Burl. & Quincy (joint bonds), 4%, 1921 Denver City Tramway Co., 5%, 1933	59,625.00	98	61,029.50
Denver City Tramway Co., 6%, 1914	25.000.00	100	25,000.00
Lake Shore & Michigan Southern, 4%, 1931	18.650.00	289	17,800.00
Milford, Attleborough & W'socket Street, 5%, 1919	2.000.00	97	1.940.00
New York Central & Hudson, 41/2%, 1915	9.950.00	99	9.900.00
Pennsylvania, 4%, 1914	12,767.79	100	
Rhode Island Suburban, 4%, 1950		82	13,000.00
Ruode Island Suburban, 470, 1850	34,550.00	84	82,800.00
MISCELLANEOUS BONDS:			
American Tel. & Tel. Co., 41/2 %, 1983	51,687.50	96	48,000.00
American Tel. & Tel. Co., 4%, 1929	22,656.25	86	<b>21,</b> 500.00
Crompton & Knowles Loom Works, 6%, 1914	2,050.00	100	2,000.00
Crompton & Knowles Loom Works, 6%, 1917	2,100.00	100	2,000.00
Crompton & Knowles Loom Works, 6%, 1918	2,100.00	100	2,000.00
Crompton & Knowles Loom Works, 6%, 1920	5,500.00	100	5,000.00
Detroit City Gas Co., 5%, 1916	8.000.00	98	7,840.00
General Rubber Co., 416 %, 1915	34.037.50	97	33,950.00
Michigan State Tel., 5%, 1924	5,000.00	98	4,900.00
Milford Electric Light & Power Co., 5%, 1929	2,000.00	100	2,000.00
Silversmiths Company, 5%, 1914	15,000.00	100	15,000,00
Silversmiths Company, 5%, 1915	10,000.00	100	10,000.00
Silversmiths Company 5% 1916	24.925.00	100	25.000.00
Silversmiths Company, 5%, 1916	2,000.00	95	1,900.00
	2,000.00	-	2,000.00
RAILROAD STOCKS:			
100 shs. Atchison, Topeka & Santa Fé, pref	10,487.50	100	10,000.00
110 " Great Northern, pref	15,225.00	127	18,970.00
100 " Illinois Central	14,200.00	108	10,800.00
200 " New York, New Haven & Hartford	16,775.00	76	15,200.00
100 " Northern Pacific	14,525.00	109	10,900.00
605 " Pennsylvania	36,575.00	110	83,275.00
500 "Union Pacific, pref	46,537.50	85	42,500.00
500 "United Trac. & Elec. Co. of New Jersey	51,300.00	97	48,500.00
BANK AND TRUST COMPANY STOCKS:			
50 shs. National Exchange of Providence, R. I.	12,750.00	278	13,650.00
200 "Union Trust Co. of Providence, R. I	80,000.00	160	82,000.00
MISCELLANEOUS STOCKS:			
267 shs. Am, La France Fire Eng. Co., Inc., pref. \	19.006.67	82	16,400.00
com.	20,000.01	25	1,675.00
8 " General Adjust. Bureau of New York	150.00	100	150.00
10 " Southern Adjust, Bureau of Atlanta, Ga.	500.00	100	500.00
10 Bouthern Adjust. Durend of Atlanta, da.	500.00	100	500.00
	625.00	150	750.00
0 02401 111101111 2411 261 001 01 11011 2012	150.00	200	200.00
1 sh. Western Adjust. & Insp. Co	190.00	200	200.00
Totals	\$1,164,938.09		\$1,110,279.50

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

### ST. PAUL, MINN.

# Commenced Business, May, 1865.

F. R. BIGELOW, President.	•	A. W. Per	EY, Secretary.	
CAPITAL STOCK.  Amount of capital paid up in cash \$500,000.00  Amount of ledger assets December 31, 1912				
п	ICOME.			
Gross premiums re- ceived during the	Marine and Inland.			
S .	\$2,652,815.90		,	
and return premiums, \$1,176,603.78 1,612,973.63	1,065,007.35			
Received for prems. \$4,522,046.10 Gross interest on mortgage loans Gross interest on collateral loans Gross interest on bonds and divi-	\$1,587,808.55 \$30,013.02 1,803.47	<b>\$</b> 6,109,854.65		
dends on stocks	325,159.29 4,935.88			
premiums	10,210.55			
pany's occupancy of its own bldgs.	17,111.26			
Total gross interest and rents  National German American Bank stoc  Conscience money	ek	389,233.47 6,000.00 230.00 1,375.00		
Increase in liabilities during year, or reinsurance treaties		11,914.60		

Agents' balances previously charged off Gross profit on sale or maturity of ledger assets, viz.:	2,718.47	
Bonds	1,098.61	
Total income		6,522,424.80
Sum of both amounts	•••••	<b>\$</b> 15,416,206.1 <b>5</b>

DISBURSEMENTS.	
Marine and	
Gross amount paid policy-holders for losses (including \$476,841.17 occur- ring in previous	
years) \$2,750,902.83 \$1,706,517.84  Deduct amount re-	
ceived for salvage,	
\$98,361.62	
for reinsurance in	•
other companies,	
\$1,051,722.35	
and for discount,	•
<b>\$</b> 896.52 361,715.33 789,265.16	
Net amount paid policy- holders for losses \$2,389,187.50 \$917,252.68  Expenses of adjustment and settlement of losses  Commissions or brokerage	\$3,306,440.18 69,848.87 1,453,574.17
agency expenses	6,865.56
Salaries, \$65,643.39, and expenses, \$145,189.83, of	
special and general agents	210,833.22
Salaries, fees, and all other charges of officers,	100 005 45
directors, trustees, and home-office employees	122,905.45
Rents, including \$12,000.00 for company's occu- pancy of its own buildings	12,963.50
Advertising, \$7,047.72; printing and stationery,	12,803.00
\$47,838.65	54,886.37
Postage, telegrams, telephone, and express	32,900.99
Legal expenses	12,137.29
Furniture and fixtures	3,348.85
Maps, including corrections	9,297.75
Underwriters' boards and tariff associations	11,570.41
Fire department, fire patrol and salvage corps	,
assessments, fees, taxes and expenses	5,653.69
Inspections and surveys	23,767.52

Repairs and expenses (other than taxes) on real	4.010.00	
estate	4,316.83	
Taxes on real estate	3,460.39	
State taxes on premiums	129,650.33	
Insurance-department licenses and fees	20,128.98	
Federal corporation tax	6,124.24	
City licenses and occupation tax	9,252.82	
City taxes	618.95	
State and county licenses and taxes	3,032.83	
Tracing flour shipments	390.35	
Auditing accounts	64.50	
Collection charges on checks	404.24	
Deposit bonds	156.25	
Commercial reports	2,422.00	
Entertaining agents	652.20	
Examination by Minnesota Insurance Department	1,177.50	
Premium on life insurance policy	20.59	
Insurance journals	924.25	
Commerce and Y. M. C. A	400.00	
Surety bonds	235.14	
Picnic, wedding and Christmas gifts, etc	935.94	
Duty	334.53	
Paid stockholders for interest or dividends (amount		
declared during the year)	100,000.00	
Agents' balances charged off	833.58	
Gross loss on sale or maturity of ledger assets, viz.:	000.00	
•		
Bonds 226.29	4 961 07	
Stocks	4,361.87	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	1 975 00	
Stocks	1,375.00	
Total disbursements	•••••	5,628,267.1
Balance	•••••	\$9,787,939.0
LEDGER ASSETS.		
Book value of real estate	\$254,580.84	
Mortgage loans on real estate	643,305.00	
Book value of bonds, \$7,260,828.80, and stocks,	,	
\$272,088.93 (Schedule D)	7,532,917.73	
Cash in company's office	501.62	
Deposits in trust companies and banks not on in-		
terest	3,017.80	
Deposits in trust companies and banks on interest	501,637.73	
Deposits in trust companies and panks on interest	758,597.37	
Agents' balances, under three months due	100,0001.01	

Agents' balances, over three months due	8,128.78	
Bills receivable, taken for marine and inland risks	4,731.59	
Bills receivable, taken for fire risks	73,729.82	
Due from reinsurance companies for return prems.	120.18	
Due from reinsurance companies on losses paid	6,670.56	
-		
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$9,787,939.02
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$7,804.56	
Interest on bonds	55,770.98	
Total interest accrued		63,575.54
Unliquidated interest in 100 shares of National Germ		•
Bank stock		1,000.00
Gross assets		\$9,852,514.56
DEDUCT ASSETS NOT ADMIT	TED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$8,128.78	•
Bills receivable, past due, taken for marine, inland,		
and fire risks	16,876.30	
Book value of bonds and stocks over market value		
(Schedule D)	359,989.65	
Mortgages other than first	400.00	
Reinsuring companies, collection doubtful	830.10	
Total		386,224.83
Total admitted assets		<b>\$0.488.000.72</b>
Iotal admitted assets		ф <i>в</i> ,400,208.73
LIABILITIES.		
Gross losses adjusted and unpaid	\$62,045.11	
Gross claims for losses reported and unadjusted	566,028.90	
Gross claims for losses resisted	28,060.70	
Total	\$656,134.71	
Deduct reinsurance due or accrued	209,048.43	
Net amount of unpaid losses and claims		\$447,086.28
Unearned premiums on fire risks		7-21,000120
Excess of original premiums over amount received	Ţ =,, = = ,= = 0.00	
for reinsurance	1,000.00	
IOI Teinsmence	2,000.00	

Unea Estir Cont Reine Reser Capir Surp	rned premiums on in rned premiums on un Total unearned prem nated federal, state a ingent commissions of surance and return preved for unpaid bills Total liabilities, except tal paid up in cash lus over all liabilities.	nexpired marine iums and other taxes or other charge premiums due ept capital	hereafter pass due and ac	\$500,000.00 3,215,365.85	5,164,516.40 100,000.00 3,983.88 34,337.32 1,000.00 \$5,750,923.88
	Total			• • • • • • • • • • • • • • • • • • • •	\$9,466,289.73
		SPECIAL :	DEPOSITS.		
	(Showing deposi	its not held for		all policy-holder	rs.)
	State Country	Municipality, Etc	,	Market value of deposit.	Corresponding liabilities.
Canad	ia`	-		\$213,700.10	\$129,117,71
Georg New	ia			9,786.00 10,067.00	48,753.13 11,196.27
Virgi: Mexic	nia			23,432.37 2,600.00	29,694.35
Speci	co	f corresponding	liabilities, \$87	,182.89.	•••••
		RISKS AND PE	еми <b>им</b> я, 1913	•	
		FIE			ND INLAND.
In for	roe December 31 1919	Risks. \$723,153,600	Premiums. \$9 390 211 55	<b>Risks.</b> \$23,861,938	Premiums. \$837,325.23
In force December 31, 1912 Written or renewed during		4.20,200,000			
Writt	en or renewed during	#00 070 #10	0 1 0 E 0 1 0 7 0	449 000 000	0 050 015 00
Writt the Exces	en or renewed during yearss of original prems.	502,973,510	6,135,019.73	443,008,002	2,652,815.90
Writt the Exces	en or renewed during years s of original prems. r amount received for				2,652,815.90
Writt the Exces ove rei	en or renewed during year s of original prems. r amount received for nsurance		2,094.96		
Writt the Exces ove rein	en or renewed during year s of original prems. r amount received for nsurance Cotals t those expired and	\$1,226,127,110 \$	2,094.96 315,527,326.24	\$466,869,935	\$8,490,141.18
Writt the Exces ove rein Deduce ma	en or renewed during year s of original prems. r amount received for neurance  Cotals t those expired and rked off as terminated		2,094.96		\$8,490,141.18
Writt the Exces ove rein Deduce ma	en or renewed during year s of original prems. or amount received for nsurance Cotals t those expired and rked off as terminated in force at the end of	\$1,226,127,110 \$ 425,107,239	2,094.96 315,527,326.24 5,665,350.34	\$466,869,985 431,230,957	\$3,490,141.18 2,551,551.86
Writt the Exces ove rein Deduce ma	en or renewed during year s of original prems. r amount received for neurance  Cotals t those expired and rked off as terminated	\$1,226,127,110 \$	2,094.96 315,527,326.24	\$466,869,935	\$8,490,141.18
Writt the Exces ove rein Deduc	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871	2,094.96 315,527,326.24 5,665,350.34 \$9,861,975.90	\$466,869,935 431,230,957 \$35,638,978	\$8,490,141.18 2,551,551.36 \$938,589.77
Writt the Exces ove rein Deduc	en or renewed during year	\$1,226,127,110 \$ 425,107,239  \$801,019,871 59,018,949	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60	\$466,869,935 431,230,957 \$35,638,978 3,482,335 \$32,156,648	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87
Writt the Exces ove rein Deduc ma I Deduc	en or renewed during year s of original prems. r amount received for resurance Cotals Totals	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem	\$466,869,985 431,230,957 \$35,638,978 \$3,482,335 \$32,156,648 PREMIUMS.	\$8,490,141.18 2,551,551.86 \$938,589.77 126,438.87 \$812,150.90 Premiums
Writt the Exces ove rei  Deduc ma  I Deduc  Yea Writt 1913	en or renewed during year	\$1,226,127,110 \$ 425,107,239  \$801,019,871 59,018,949  \$742,000,922	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem charged 8 \$1,946,86	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,648 PREMIUMS. iums iums iums iums iums iums iums iums	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90  Premiums unearned. \$973,402.26
Writt the Exces ove rei  Deduc ma  I Deduc  Yea Writt 1913	en or renewed during year	\$1,226,127,110 \$425,107,239 \$801,019,871 59,018,949 \$742,000,922 ULATION OF FIRM Amount. \$146,101,13 965,03	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem charged 8 \$1,946,86 6 7,77	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,643 PREMIUMS. iums Uncerned. 44.52 1-2 8.49 1-4 9.86 8.4	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.09
Writt these over rein Deduce I Deduce I Vea Writt 1913 1912 1913 1911	en or renewed during year	\$1,226,127,110 \$ 425,107,239  \$801,019,871 59,018,949  \$742,000,922  **ULATION OF FIRM  Amount. \$146,101,13 965,03 1,148,03 105,925,65	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem charged 8 \$1,946,86 6 7,77	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,643 PREMIUMS. iums Uncerned. 44.52 1-2 8.49 1-4 9.86 8.4	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.09
Writt the Excess over rein Deduc ma I Deduc I Vea Writt 1913 1911 1912 1913	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 ***ULATION OF FIRM Amount. \$146,101,13 965,03 11,48,03 105,925,63 130,451,55 141,906,08	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem charged 8 \$1,946,86 6 7,77 9 8,22 7 1,116,31 1,352,94 4 1,565.04	\$466,869,985 431,230,957 \$35,638,978 3,482,335 \$32,156,643 PREMIUMS. iums iums 1.4.52 1-2 1.4.52 1-2 1.4.9 1-4 1.5.9.36 3-4 1.5.868 1-6 18,73 1-2 19,06 5-6	\$8,490,141.13 2,551,551.36  \$938,589.77 126,438.87  \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.86 1,304,199.22
Writt the Excess over rein Deduce Ma  I Deduce Yea Writt 1913 1912 1913 1911 1912 1913 1910	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 ***ULATION OF FIRM Amount. \$146,101,13 965,03 1,148,03 105,925,63 130,451,55 141,906,08 467,03 571,78	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.80 \$9,101,711.60 RISKS AND I Gross prem charged 8 \$1,946,86 6 7,77 9 8,22 7 1,116,31 1,382,94 4 1,565,03 6 5,04	\$466,869,985 431,230,957 \$35,638,978 \$35,638,978 3,482,335  \$32,156,643  PREMIUMS. tums tums tums tums 1. Uncarned. 04.52 1-2 18.49 1-4 19.36 3-4 18.68 1-6 18.73 1-2 18.73 1-2 18.06 5-6 10.80 1-8 14.40 3-8	\$8,490,141.18 2,551,551.36  \$938,589.77 126,438.87  \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.86 1,304,199.22 1,304,199.22 1,302,199.22 1,302,199.22 1,302,199.23
Writt the Excess over rein   Deduce	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 ***ULATION OF FIRM Amount. \$146,101,13 965,03 1,148,03 105,925,63 130,451,55 141,906,08 467,03 571,78	2,094.96 515,527,326.24 5,665,350.34 \$9,861,975.90 760,264.30 \$9,101,711.60 a Risks and I Gross prem charged 8 1,946,86 7,77 9 8,22 7 1,116,31 1 1,352,94 4 1,565,03 5 5,06 4 5,13	\$466,869,935 431,230,957 \$35,638,978 \$,482,335 \$32,156,648 PREMIUMS. Uncerned. 14.52 1-2 19.36 3-4 19.36 3-4 18.49 1-2 19.36 1-6 18.73 1-2 19.06 5-6 18.73 1-2 19.08 1-8 14.40 3-8 14.94 5-8	\$8,490,141.18 2,551,551.36  \$938,589.77 126,438.87  \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.86 1,304,199.22 1,304,199.22 1,302,199.22 1,302,199.22 1,302,199.23
Writt the Exces over rein Deduc ma  I Deduc Yea Writt 1913 1911 1912 1913 1910 1911 1912 1913 1910 1911	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 **ULATION OF FIRM Amount. \$146,101,13 965,03 1,148,03 105,925,65 130,451,55 141,906,08 467,03 571,75 537,85 554,28 88,665,71	2,094.96 515,527,326.24 5,665,350.34 \$9,861,975.90 760,264.30 \$9,101,711.60 a Risks and I Gross prem charged 8 1,946,86 7,77 9 8,22 7 1,116,31 1 1,352,94 4 1,565,03 5 5,06 4 5,13	\$466,869,935 431,230,957 \$35,638,978 \$,482,335 \$32,156,648 PREMIUMS. Uncerned. 14.52 1-2 19.36 3-4 19.36 3-4 18.49 1-2 19.36 1-6 18.73 1-2 19.06 5-6 18.73 1-2 19.08 1-8 14.40 3-8 14.94 5-8	\$8,490,141.13 2,551,551.36  \$938,589.77 126,438.87  \$812,150.90  Premiums unearned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.86 1,304,199.22 636.35 1,932.90 2,915.59 4,741.53 56,963.08
Writt the Exces ove reti  Deduc  Ma  Vea Writt 1913 1911 1912 1913 1911 1912 1913 1910 1911 1912 1913 1900	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 ***ULATION OF FIRM Amount. \$146,101,13 965,03 1,148,03 105,925,65 130,451,55 141,906,08 467,03 537,85 537,85 554,28 88,665,71 36,426,35 40,805,69	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.30 \$9,101,711.60 RISKS AND I Gross prem charged \$ \$1,946,86 6 7,77 9 8,22 7 1,116,31 1,352,94 4 1,565,03 6 5,04 5,16 3 4,66 2 5,41 5 569,63 8 533,33	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,643 PREMIUMS. tums Uncarned. 04.52 1-2 18.49 1-4 29.36 3-4 53.68 1-6 18.73 1-2 19.36 3-4 19.06 5-6 10.80 1-8 14.40 3-8 14.94 5-8 18.89 7-8 14.94 5-8 18.89 7-8 18.89 7-8 19.08 1-10 15.24 3-10	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90 Premiums uncerned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.36 1,304,199.22 636.35 1,932.90 2,915.59 4,741.53 56,963.08 160,000.57 267,094.76
Vritt the Exces over rein Deduc ma  I Deduc Yea Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912 1913 1909	en or renewed during year	\$1,226,127,110 \$ 425,107,239 \$801,019,871 59,018,949 \$742,000,922 ***ULATION OF FIRM Amount. \$146,101,13 965,03 1,148,03 105,925,65 130,451,55 141,906,08 467,03 537,85 537,85 554,28 88,665,71 36,426,35 40,805,69	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.30 \$9,101,711.60 RISKS AND I Gross prem charged \$ \$1,946,86 6 7,77 9 8,22 7 1,116,31 1,352,41 1,565,03 6 5,04 5,16 3 4,66 2 5,41 5 569,63 8 533,33 8 533,32 8 533,33	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,643 PREMIUMS. tums Uncarned. 04.52 1-2 18.49 1-4 29.36 3-4 53.68 1-6 18.73 1-2 19.36 3-4 19.06 5-6 10.80 1-8 14.40 3-8 14.94 5-8 18.89 7-8 14.94 5-8 18.89 7-8 18.89 7-8 19.08 1-10 15.24 3-10	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90 Premiums uncerned. \$973,402.26 1,929.62 6,172.02 186,058.95 676,474.36 1,304,199.22 636.35 1,932.90 2,915.59 4,741.53 56,963.08 160,000.57 267,094.76
Writt the Exces ove refi  Deduc ma  I Deduc  Yea Writt 1913 1912 1913 1910 1911 1912 1913 1909 1910 1910 1911	en or renewed during year	\$1,226,127,110 \$ 425,107,239  \$801,019,871 59,018,949  \$742,000,922  **CLATION OF FIRM  Amount. \$146,101,18 965,03 1,148,03 105,925,65 130,451,55 141,906,08 467,03 571,75 537,85 554,28 88,665,71 36,426,35	2,094.96 \$15,527,326.24 5,665,350.34 \$9,861,975.90 760,264.30 \$9,101,711.60 RISKS AND I Gross prem \$1,946,86 8 7,71 9 8,22 7 1,116,31 1,352,94 1,565,01 8 5,04 5,11 3 4,66 2 5,41 5 669,68 8 533,32 2 534,18	\$466,869,985 431,230,957 \$35,638,978 \$3482,335 \$32,156,643 PREMIUMS. tums Uncarned. 04.52 1-2 18.49 1-4 29.36 3-4 53.68 1-6 18.73 1-2 19.36 3-4 19.06 5-6 10.80 1-8 14.40 3-8 14.94 5-8 18.89 7-8 14.94 5-8 18.89 7-8 18.89 7-8 19.08 1-10 15.24 3-10	\$8,490,141.13 2,551,551.36 \$938,589.77 126,438.87 \$812,150.90  Premiums unearned. \$973,402.26 6,172.02 186,053.95 66,674.36 1,304,199.22 636.35 1,932.90 2,915.59 4,741.53 56,963.08 160,000.57

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$50,000.00
Total amount loaned to directors or other officers?  Answer	104,700.00 None.
value?  Answer Total amount loaned to directors or other officers?  Answer Total amount loaned to stockholders not officers?  Answer What interest, direct or indirect, has this company in the capital stock of	None.
any other insurance company?	None.
Has this company guaranteed policies issued by any other company, and now in force?	No. No.
BUSINESS IN CONNECTICUT, 1913.	Fire.
Gross risks written	\$1,881,845.00
Gross risks written Less \$190,458.00 risks canceled, and \$205,154.00 reinsurance in companies authorized in Connecticut	395,612.00
	\$1,486,233.00
Gross premiums on risks writtenLess \$2,856.87 return premiums, and \$2,454.20 premiums for reinsur-	<b>\$</b> 19,788.93
ance in companies authorized in Connecticut	5,311.07
Net premiums received	\$14,427.86
Losses paid	\$17,989.60 9,321.07
Net losses paid	\$8,668.53
Losses incurred	\$20,018.74
Net losses incurred	9,377.32 \$10,641.42
NGL 108808 INCUITOR	Marine and
_	Inland.
Gross risks written	\$442,424.00
authorized in Connecticut	90,568.00
Net risks written	\$351,856.00
Gross premiums on risks written	\$5,357.13
ance in companies authorized in Connecticut	1,625.43
Not premiums received	\$3,731.70
Less losses on risks reinsured in companies authorized in Connecticut	\$508.38 0.00
Net losses paid	\$508.88 \$508.38
Less losses on risks reinstred in companies authorized in connecticut	0.00
Net losses incurred	\$508.38
Schedule D. Bonds and Stocks owned by the Company.	
GOVERNMENT BONDS:   Book value. Rate.   Mexico. 5%, 1920	
	<b>\$2,600.00</b>
STATE, COUNTY, AND MUNICIPAL BONDS:— Aberdeen, S. D., 4½%, 1915	2,500.00
Aberdeen, S. D., 41/2%, 1929 26,007.50 95.	97 23,992.50
Aberdeen, S. D., 4½%, 1930	
Ada County, Idaho, 51/2%, 1925	85 14,379.00 11,000.00
A AT SECOURLY, 148.00, D 46 56, 1920	85 14,379.00 11,000.00 37 8,509.60
Aftkin, Minn., 4%, 1931	85 14,379.00 11,000.00 87 8,509.60 80 21,360.00 84 15,955.20
Ada County, Idaho, 54%, 1926       21,000.00       108.         Aitkin, Minn., 4%, 1931       18,000.00       88.         Alberta, Canada, 44%, 1928       48,000.00       96	85 14,379.00 11,000.00 87 8,509.60 80 21,360.00 84 15,955.20
Aitkin, Minn., 4%, 1931       18,000.00       88.         Alberta, Canada, 44%, 1923       48,000.00       96.         Amarillo, Texas, 5%, 1950       25,312.50       100.         Andover, S. D., 5%, 1921       5,150.00       98.	85 14,379.00 11,000.00 87 8,509.60 80 21,360.00 41,955.20 48,000.00 00 25,000.00
Atkin, Minn., 4%, 1931       18,000.00       88.         Alberta, Canada, 4%, 9, 1923       48,000.00       96.         Amarillo, Texas, 5%, 1950       25,312.50       100.         Andover, 8. D., 5%, 1921       5,150.00       98.         Andover, 8. D., 5%, 1928       5,150.00       97.         Andover, 8. D., 5%, 1928       5,150.00       97.	85 14,379.00 11,000.00 87 8,509.60 80 21,360.00 64 15,955.20 48,000.00 00 25,000.00 47 4,923.50 78 4,886.50
Amarillo, Texas, 5%, 1950	85 14,379.00 11,000.00 87 8,509.60 80 21,360.00 84 15,955.20 48,000.00 00 25,000.00 47 4,923.50

	Book value.	Rate. h	farket value
Died Island Minn Ect 1005		100	7,000.00
Brainerd, Minn., 5%, 1925	7,350.00 5,421.90	102.65	5,132.50
Brainerd, Minn., 5%, 1926	5,421.90	102.82	E 141 00
Brainerd, Minn., 5%, 1927	5.421.90	102.98	5,149.00 5,157.00 5,164.50
Brainerd, Minn., 5%, 1928	5,421.90 5,421.90	103.14 103.29	5,157.00
Brookings S D 50/ 1929	15,450.00	103.29	15,000.00
Calgary, Alta. 41/4 %, 1945	18,423.70	85.19	17,038.00
Calgary, Alta., 4½%, 1952	4.575.24	84.12	4,206.00
Canton, S. D., 5%, 1923	1,053.33 6,820.00	100	4,206.00 1,000.00
Canton, S. D., 5%, 1923	6,820.00	100	6,000.00 12,655.00
Carter County, Okla., 5%, 1921	18,406.25 13,406.25	101.24 101.30	12,650.00 12,662.50 22,960.00 51,235.00 51,900.00 25,000.00
Cascade County, Mont., 4%, 1929	24,342.50 52,705.00 50,283.73 26,125.00	91.84	22,960.00
Cascade County, Mont., 5%, 1932	<b>52,7</b> 05.00	102.47	51,235.00
Cascade County, Mont., 5%, 1933	50,283.73	103.80 100	51,900.00
Chickasha Okla 5% 1926		100	17,000.00
Chickasha, Okla., 5%, 1928	8,382.40	100	
Chickasha, Okla., 5%, 1928	26,917.50	100	25,000.00
Coal County, Okla., 5%, 1935	8,382.40 26,917.50 36,225.00 51,147.50	100	25,000.00 35,000.00 50,990.00
Davison County S D 416% 1925		101.98 98.66	9,866.00
Davidson County, Tenn., 41/2 %, 1937	25,156.25	96.47	24,117.50
Duluth, Minn., 5%, 1923	25,156.25 10,934.00 26,775.00 25,000.00	103.54	24,117.50 10,354.00
Eugene, Ore., 5%, 1948	26,775.00	100	25,000.00 25,000.00
Eugene, Ore., 5%, 1915	25,875.00	100 100	25,000.00
Everett. Wash., 5%, 1931	52,450.00	100	50,000.00
Fairmont, Minn., 5%, 1926	18.690.22	102.38 102.22	50,000.00 17,814.12 10,222.00 25,250.00
Fairmont, Minn., 5%, 1925	10,500.00 26,000.00	102.22	10,222.00
Fairmont, W. Va., 5%, 1942	5,000.00	101 99.51	25,250.00 4,975.50
Faribault, Minn., 4%, 1915	5,000.00	99	4 950 00
Faribault, Minn., 4%, 1916	5.000.00	98.37 102.75 84.75 91.75	4,918.50 10,275.00 8,475.00 45,875.00
Florence, S. C., 5%, 1950	10,625.00 10,000.00	102.75	10,275.00
Fort Worth Texas 41/0/ 1940	<b>5</b> 1,330.00	84.75 91.75	8,410.00 45.875.00
Fort Worth, Texas, 41/2 %, 1949	40.100.00	91.75	9.110.00
Fulda, Minn., 5%, 1914	<b>0</b> ,100.00 <b>1</b> ,000.00	100	1.000.00
Fulda, Minn., 5%, 1915	1,000.00	100	1,000.00 1,000.00
Fulda, Minn, 5%, 1916	1,000.00 1,000.00	100 100	1,000.00
Galt, Ontario. 4%, 1946	48.567.30	. QA KA	41 055 M
Georgia State, 3½%, 1920	10,000.00	97.36 102.75 95.65	9,736.00 8,220.00 8,608.50 48,205.00
Glencoe, Minn., 6%, 1917	8,800.00	102.75	8,220.00
Granite County, Mont. 416 %, 1932	9,180.00 49,055.00	96.41	48.205.00
Grant County, N. M., 5%, 1932	10 400 00	100.67	
Great Falls, Mont., 5%, 1918	5 325 OO	101	5,050.00
Great Falls, Mont., 5%, 1933	51,011.40 26,205.00 21,000.00	103.16 100	5,050.00 51,580.00 25,000.00 18,840.00
Guthrie Okla. 446 %. 1931	21,000.00	94.20	18,840.00
Guthrie, Okla., 41/2%, 1931		94.20 95.35	2,826.00
Hallock, Minn., 4½%, 1926	10,240.00	95.35	9,535.00
Hamilton, Ontario, 4%, 1927	32,707.50 13 771 50	90.25 87.50 97.50	31,587.50 13,125.00 48,750.00
Harris County, Texas, 4% %, 1953	48.750.00	97.50	48,750.00
Hill County, Mont., 5%, 1932	10,240.00 32,707.50 13,771.50 48,750.00 20,742.00	101.23	20 24K 00
Hubbard County, Minn., 5%, 1914		100	2,200.00
Hubbard County, Minn., 5%, 1920	2,319.62 2,319.63 2,319.63	101.46	2,200.00 2,232.12 2,236.08
Hubbard County, 5%, 1922	2.319.63	101.64 101.79	2,239.38
Hubbard County, 5%, 1923	2.319.63	101.95	2.242.90
Hubbard County, Minn., 5%, 1924	2,319.63 28,789.60	102.11	2,246.42 28,501.20
Jenerson County, Wash., 5 %, 1916	28,789.60 54.510.00	101.79 100	28,001.20 50,000.00
Josephine County, Ore., 5%, 1930	54,510.00 25,570.00	100	50,000.00 25,000.00
King County, Wash., 5%, 1928	26 875 00	102.55	9K 837 5D
Koochiching County, Minn., 41/2%, 1918	9,715.00	98.63	9,868.00 9,833.00 9,805.00
Koochiching County, 41/2 %, 1919	9,672.00	98.33 98.05	9,835.00
Lac qui Parle County, Minn., 5%, 1917	9,630.00 8,320.00	100	8,000.00
Lake County, Colo., 4%, 1921	1,546.66	98.04	1 260 80
Lakefield, Minn., 5%, 1914	8,320.00	100	8,000.00 81 158 40
La moure County, N. D., 4 1/2 1/0, 1928	33,251.20 1,000.00	97.37 100	31,158.40 1,000.00
Lanesboro, Minn., 5%, 1915	1.000.00	100	1.000,09
Lanesboro, Minn., 5%, 1916	1,000.00	100	1,000.00
Bird Island, Minn., 5%, 1925 Brainerd, Minn., 5%, 1926 Brainerd, Minn., 5%, 1927 Brainerd, Minn., 5%, 1928 Brainerd, Minn., 5%, 1928 Brainerd, Minn., 5%, 1928 Brainerd, Minn., 5%, 1929 Brookings, S. D., 5%, 1921 Calgary, Alta., 4½ %, 1951 Calgary, Alta., 4½ %, 1952 Canton, S. D., 5%, 1923 Canton, S. D., 5%, 1923 Carter County, Okla., 5%, 1923 Cascade County, Mont., 4%, 1929 Cascade County, Mont., 5%, 1928 Cascade County, Mont., 5%, 1938 Chickasha, Okla., 5%, 1928 Chickasha, Okla., 5%, 1928 Chickasha, Okla., 5%, 1928 Coal County, Mont., 5%, 1938 Chickasha, Okla., 5%, 1928 Coal County, Mont., 5%, 1935 Custer County, Mont., 5%, 1935 Custer County, Mont., 5%, 1935 Davidson County, S. D., 4½%, 1925 Davidson County, S. D., 4½%, 1925 Davidson County, Tenn., 4½%, 1927 Duluth, Minn., 5%, 1931 Eugene, Ore., 5%, 1918 Ewerett, Wash., 5%, 1936 Fairmont, Minn., 5%, 1928 Fairmont, Minn., 5%, 1928 Fairmont, Minn., 5%, 1944 Faribault, Minn., 4%, 1916 Florence, S. C., 5%, 1944 Faribault, Minn., 4%, 1916 Florence, S. C., 5%, 1916 Fulda, Minn., 5%, 1917 Galt, Ontario, 4%, 1946 Georgia State, 3½%, 1920 Glencoe, Minn., 5%, 1917 Galt, Ontario, 4%, 1946 Georgia State, 3½%, 1920 Glencoe, Minn., 5%, 1917 Grand Forks, N. D., 4½%, 1932 Grant County, Mont., 4½%, 1932 Grant County, Mont., 4½%, 1932 Grant County, Mont., 5%, 1933 Greene County, Mont., 5%, 1918 Guthrie, Okla., 4½%, 1931 Hubbard County, Mont., 5%, 1928 Hubbard County, Mont., 5%, 1928 Hubbard County, Minn., 5%, 1921 Lakefeld, Minn., 5%, 1921 Lakefeld, Minn., 5%, 1925 Lace Hubbard County, Minn., 5%, 1931 Hubbard County, Minn., 5%, 1932 Hubbard County, Minn., 5%, 1931 Lakefeld, Minn., 5%, 1935 Lace County, Colo., 4%, 1931 Lakefeld, Minn.,	10,550.00	100	10,000.00

Las Vegas, N. M., 5%, 1937 Latah County, Ida., 5%, 1932 Laurens County, S. D., 5%, 1926 Lawrence County, S. D., 5%, 1926 Lawrence County, S. D., 5%, 1927 Lewistown, Mont., 5%, 1926 Lewistown, Mont., 5%, 1926 Lewistown, Mont., 5%, 1932 Lincoln County, Ida., 6%, 1923 Lincoln County, Ida., 6%, 1923 Lincoln County, Ida., 6%, 1925 Lincoln County, Ida., 6%, 1926 Lincoln County, Ida., 6%, 1927 Lincoln County, Ida., 6%, 1927 Lincoln County, Ida., 6%, 1928 Lincoln County, Ida., 6%, 1929 Lincoln County, Ida., 6%, 1930 Lincoln County, Ida., 6%, 1930 Lincoln County, Ida., 6%, 1931 Lincoln County, Ida., 6%, 1932 Livingston, Mont., 5%, 1932 Livingston, Mont., 5%, 1932 Livingston, Mont., 5%, 1932 Mahnomen County, Minn., 5%, 1937 Manlatobs, Canada, 4%, 1937 Milbank, S. D., 5%, 1934 Milbank, S. D., 5%, 1924 Miles City, Mont., 5½%, 1930 Missoula County, Mont., 6%, 1918 Mitchell, S. D., 5%, 1925 Muskogee County, Okla., 5%, 1930 Musselshell County, Mont., 5%, 1930 Musselshell County, N. D., 4½%, 1925 Muskogee County, Okla., 5%, 1930 Muskogee County, Okla., 5%, 1930 Muskogee County, Okla., 5%, 1934 Northfield, Minn., 5%, 1934 Northfield, Minn., 5%, 1934 Oklahoma City, Okla., 5%, 1939 Park Rapids, Minn., 4½%, 1929 Park Rapids, Minn., 5%, 1938 Pendleton, Ore., 5%, 1938 Perham, Minn., 5%, 1929 Park Rapids, Minn., 5%, 1929 Richmond, Va., 4%, 1930 Richmond, Va., 4%, 1930 Richmond, Va., 4%, 1929 Richmond, Va., 4%, 1929 Richmond, Va., 4%, 1929 Richmond, Va., 4%, 1930 Richmond, Va., 4%, 192	Book value.	Rate. M	arket value.
Las Vegas, N. M., 5%, 1937	. 25,091.31	100	24,346.04
Latan County, Ida., 5%, 1932	10,094.00 10,444.50	100	10,000.00 9,825.00
Lawrence County, S. D., 5%, 1926	25,357.50	9814 100.22	24,558.90
Lawrence County, S. D., 5%, 1927	15,450.00	100.27	15,040.50
Lewistown, Mont., 5%, 1926	15,600.00 51,288.50	100.47 101.32	15,070.50
Lincoln County, Wash., 41/2 %, 1926	15,000.00	. 96.51	50,660.00 14,476.50
Lincoln County, Ida, 6%, 1923	4,232.40	107.49	4.299.60
Lincoln County, Ida., 6%, 1924	4,248.80	108.09	4,323.60
Lincoln County, Ida., 6%, 1926	4,264.40 4,279.60	108.67 109.21	4,346.80 4,368.40
Lincoln County, Ida., 6%, 1927	4.294.00	109.73	4,389.20
Lincoln County, Ida., 6%, 1928	4,307.20	110.23 110.70	4,409.20
Lincoln County, Ida., 6%, 1930	4,320.00 4,332.40 4,344.00	111.15	4,428.00 4,446.00
Lincoln County, Ida., 6%, 1931	4,344.00	111.57	4.462.80
Livingston Mont 5%, 1932	4,355.20 25,745.00	111.98 101.33	4,479.20 25,332.50
Louisiana State, 5%, 1959	26.325.00	102.05	25,512.50
Madison, S. D., 41/2%, 1929	14,428.40 10,399.00 52,700.00	95.95	13 433 00
Mandan N D 514 % 1931	10,399.00 52 700 00	100.73 105.75	10,073.00 52,875.00 55,728.00
Manitoba, Canada, 4%, 1937	60 000 <b>0</b> 0	92.88	55,728.00
Milbank, S. D., 5%, 1924	23,920.00 25,906.25 11,200.00	100	23.000.00
Missoula County, Mont., 5 ½ %, 1930	25,906.25 11 200 00	103.59 102.32	25,897.50
Mitchell, S. D., 5%, 1925	21.000.00	100.13	10,232.00 20,026.00 30,318.00
Morton County, N. D., 4½ %, 1925	31,620.00	97.80	30,318.00
Musselshell County, Mont., 5%, 1932	52,250.00 52,416.50	101.13 100	50,565.00 50,000.00
Nampa, Ida., 41/2 %, 1932	52,416.50 25,917.50	103.26	25,815.00
Nelson County, N. D., 6%, 1914	10,946.00	100.49 100	10.049.00
Okfuskee County, Okla., 5%, 1930	<b>42,1</b> 00.00 <b>50,750.00</b>	100	40,000.00 50,000.00
Oklahoma City, Okla., 5%, 1934	25,890.00	100	25,000.00
Oklahoma City, Okla., 41/4 %, 1929	25,822.50 26,787.50	96.24 100	24,060.00
Orleans Levee District, 5%, 1959	25,890.00 25,822.50 26,787.50 27,250.00	102.17	25,000.00 25,542.50
Park County, Mont., 5%, 1933	62.620.00	102.60	63,612.00
Park Rapids, Minn., 41/2 %, 1929	13,358.66 6.165.53	95.97 96.81	12,476.10 5,808.60
Park Rapids, Minn., 44,%, 1924	6,165.53 8,220.71	96.87	7,749.60 25,000.00
Pendleton, Ore., 5%, 1938	25,800.00 32,835.00	100 100	25,000.00 33,000.00
Perham, Minn., 5%, 1920	10,600.00	100.75	10,075.00
Perham, Minn., 5%, 1920	5,300.00	100.75	5,037.50
Pueblo, Colo., 4%%, 1931	50,000.00 23,718.75	94.80 96.48	47,400.00 24,120.00
Redfield, S. D., 5%, 1929	19,170.00	100	18,000.00
Reno Nevada 6% 1928	6,300.00 <b>27,5</b> 55.00	100.54 105	6,032.40 26,250.00
Richmond, Va., 4%, 1923	3.500.00	95.62	3,346.70
Richmond, Va., 4%, 1924	1.500.00	95.62 95.23	1.428.45
Richmond, Va., 4%, 1929	1,000.00 800.00	93.55 93.35	935.50 748.40
Richmond, Va., 4%, 1930	18,200.00	93.26	16,973.32
Richmond, Va., 4%, 1930  Riverside, Cal., 5%, 1916  Riverside, Cal., 5%, 1916	18,200.00 4,143.20 4,143.20	100 100	4,000.00
St. Boniface, Manitoba, 5%, 1942	26,437.50	92.90	4,000.00 23,225.00
St. Clair County, Ill., 5%, 1915	12.000.00	100	12,000.00
Sauk Rapids Minn. 6%, 1927	13,000.00 29,545.00	100 109 88	13,000.00
Seattle, Wash., Sewer, 41/2%, 1927	51.875.00	109.86 97.58	27,465.00 48,790.00 5,063.00
Riverside, Cal., 5%, 1916 St. Boniface, Manitoba, 5%, 1942 St. Clair County, Ill., 5%, 1915 St. Clair County, Ill., 5%, 1916 Sauk Rapids, Minn., 6%, 1927 Seatile, Wash., Sewer, 4½%, 1927 Sherman, Texas, 5%, 1933 Sherman, Texas, 5%, 1934 Sherman, Texas, 5%, 1934	5,174.00 5,179.50	101.26 101.29	5,063.00
Sherman, Texas, 5%, 1935	5,184.50	101.23	5,064.50 5,066.50
Sherman, Texas, 5%, 1936	5,184.50 5,189.50	101.36	5,068.00
Sherman, Texas, 5%, 1937 Sherman, Texas, 5%, 1938 Sherman, Texas, 5%, 1938 Sherman, Texas, 5%, 1940 Sherman, Texas, 5%, 1941 Sherman, Texas, 5%, 1942 Silver Bow County, Mont., 4%, 1922 Sioux City, Iowa, Ind., 44%, 1919 Sioux Falls, S. D., 5%, 1923 Sioux Falls, S. D., 5%, 1927 Sullivan County, Tenn., 5%, 1928 Sullivan County, Tenn., 5%, 1938	5,194.00 5,199.00	101.39 101.42	5,069.50 5,071.00
Sherman, Texas, 5%, 1939	5,203.00	101.45	5.072.50
Sherman, Texas, 5%, 1940	5.207.00	101.48	5.074.00
Sherman, Texas, 5%, 1942	5,211.00 5,215.00	101.51 101.53	5,075.50
Silver Bow County, Mont., 4%, 1922	28,050.00	94.39	5,076.50 28,317.00
Sioux City, Iowa, Ind., 4¼%, 1919	50,900.00 54,075.00	98.02 100.94	49,010.00
Sioux Falls, S. D., 5%, 1927	26,612.50	101.20	51,984.10 25,300.00
Sullivan County, Tenn., 5%, 1928	10.655.00	100	10,000.00
Sumvan County, Tenn., 0%, 1938	16,275.00	100	15,000.00

	Dook walno	Rate. M	a =bat l
Totan County Mont For 1000	Book value.	101.45	arket value.
Thief River Falls Minn 5% 1998	25,187.50 12 469 20	101.45	25,362.50 12 183 60
Teton County, Mont., 5%, 1933  Thief River Falls, Minn., 5%, 1928  Thief River Falls, Minn., 5%, 1925	12,463.20 26,250.00	101 287	12,183.60 25,321.75
Toronto, Ont., 4%, 1922	94.375.00	94 % 100.94	94,375.00 20,188.00
Tracy, Minn., 5%, 1921	20,636.00 46,174.50	100.94	20,188.00
Twin Falls County, Idaho, 5%, 1932	10.580.00	100 100	45,000.00 10,000.00
Twin Falls County, Idaho, 5%, 1925	10,580.00 15,870.00	100	10,000.00 15,000.00
Twin Falls County, Idaho, 5%, 1930	98 A50 00	100	25,000,00
Valley City, N. D., 5%, 1919	6,469.20 6 469 20	100 100	6,000.00 6,000.00
Valley City, N. D., 5%, 1929	6,469.20	100	6,000.00
Walla Walla, Wash., 41/2 %, 1919	6,469.20 6,469.20 6,469.20 5,250.00	100	6,000.00 5,000.00 25,000.00
Walla Walla, Wash., 5%, 1928	20.210.00	100 100	25,000.00 17,000.00
Yellowstone County, Mont., 41/6 %, 1929	17,850.00 10,239.00	96.77	9,677.00
Thief River Falls, Minn., 5%, 1925 Toronto, Ont., 4%, 1922 Tracy, Minn., 5%, 1921 Twin Falls, Idaho, 5%, 1932 Twin Falls County, Idaho, 5%, 1924 Twin Falls County, Idaho, 5%, 1925 Twin Falls County, Idaho, 5%, 1925 Twin Falls County, Idaho, 5%, 1930 Valley City, N. D., 5%, 1919 Valley City, N. D., 5%, 1924 Valley City, N. D., 5%, 1929 Walla Walla, Wash., 4½%, 1919 Walla Walla, Wash., 5%, 1928 Webster, S. D., 5%, 1925 Yellowstone County, Mont., 4½%, 1929 Yellowstone County, Mont., 4½%, 1932	51,850.00	101.39	50,695.00
Dimenia Brima			
RAILROAD BONDS:	47 00K 00	0.0	49 000 00
Atchison Toneka & Santa Fe, 4%, 1998	47,625.00 49,625.00	86 931/	48,000.00 46,625.00
Baltimore & Ohio, 4½%, 1920	24.320.87	9314 97.35 97	24.887.50
Baltimore & Ohio, 4 1/2 %, 1921	49,625.00 24,320.87 24,233.15 46,500.00	97	24,887.50 24,250.00 42,500.00
Baltimore & Ohio, 3½%, 1925	46,500.00	85	42,500.00
Chesaneake & Ohio 416 % 1992	53,000.00 53,000.00	104 93	52,000.00 46,500.00
Chicago & Eastern Illinois, 5%, 1937	58,000.00	96	48,000.00
Chicago & Eastern Illinois, 5%, 1942	24,500.00 43,187.50	85	48,000.00 21,250.00 41,500.00
Chicago & Western Indiana, 4%, 1952	48,187.50 97,958.00	83 95	<b>41,500.00</b> <b>95,000.00</b>
Chicago City 5% 1927	50,500.00	9914	49.625.00
Chicago, Indiana & Southern, 4%, 1956	71,562.50 52,750.00 25,968.75	88	66,000.00 47,500.00 25,687.50
Chicago, Lake Shore & Eastern, 41/2 %, 1969	52,750.00	OF	47,500.00
Chicago Rys Co 5% 1927	99,812.50	102%	
Chicago, Rock Island & Pacific, 4%, 1934	46,833.33	72 17	86,250.00
Cleveland Ry. Co., 5%, 1931	50,000.00	102 % 96 1/3 72 1/4 100 1/2	\$6,250.00 50,250.00 47,500.00 45,500.00 19,300.00
Colorado & Southern 41/2%, 1961	47,625.00 48,750.00	99 91	47,500.00
Duluth Street, 5%, 1930	19,150.00	96 14 90 14 86 84 92 14	19,300.00
Florida East Coast, 41/2 %, 1959	48,125.00	901/3	30.200.00
Iowa Central, 5%, 1938	11,300.00 25,750.00 49,000.00 45,250.00	86%	8,675.00
Metropolitan Street Kansas City 5% 1913	49 000 00	92 1/4 92 91	23,062.50 46,000.00
Midland Valley, 5%, 1943	45,250.00	91	48 800 00
Milwaukee Elec. Ry. & Light Co., 41/2 %, 1931	24,875.00	901/	22,625.00
Minneapolis, Lyndale & Minnetonka, 5%, 1919	24,875.00 52,725.00 96,000.00	994	49,750.00
Minn., St. Paul & Sault Ste, Marie, 41/2 %, 1918	10,000.00	90 1/4 99 1/4 93 1/4 98.10	9,810.00
Minn., St. Paul & Sault Ste. Marie, 41/2 %, 1918	10,000.00 10,000.00	97.90	22,625.00 49,750.00 93,500.00 9,810.00 9,790.00
Minn, St. Paul & Sault Ste. Marie, 41/2 %, 1919	10,000.00 10,000.00	97.70 97.55	9,770.00
Minn., St. Paul & Sault Ste. Marie, 41/2 %, 1920	10,000.00	97.85	9.735.00
Minn., St. Paul & Sault Ste. Marie, 4%, 1938	10,000.00 48,750.00 9,000.00	8914	9,755.00 9,735.00 44,625.00 8,820.00
Minn., St. Paul & Sault Ste. Marie, 41/2 %, 1918	9,000.00 <b>9,000.0</b> 0	98 <sup>7</sup> 97.80	8,820.00
Minn., St. Paul & Sault Ste. Marie, 41/2 %, 1919	6,000.00	97.62	8,802.00 5,857.20
Minn., St. Paul & Sault Ste. Marie, 41/2 %, 1920	6,000.00 50,767.50 28,827.50	97.62 97.44	K RAR AN
Minn. St. & The St. Paul City, 5%, 1928	50,767.50 28 827 50	100 1	20,250.00
Missouri, Kansas & Eastern, 5%, 1942	31,360.00	97 104	29,120.00
Missouri, Kansas & Oklahoma, 5%, 1942	53,000.00	98 1/2 70	49 250 00
Missouri, Kansas & Texas, 4%, 2001	53,000.00 22,750.00 52,000.00 53,331.25	70 95	17,500.00 47,500.00 51,250.00
Missouri Pacific, 6%, 1920	53,331,25	10214	51.250.00
Montreal Tramways, 5%, 1941	100,500.00	971/	97 500 00
New Orleans Terminal, 4%, 1953	47,906.25	102 14 97 14 82 14 85 14	41,250.00 42,750.00
New 10rk State, 4 ½ %, 1962	47,125.00 28,500.00 50,375.00	85 <del>1/2</del> 79	\$1,600.00
Norfolk Southern, 5%, 1961	50,375.00	QK	\$1,600.00 47,500.00 92,750.00
Northern Pacific, 4%, 1997	102,882.50 75,750.00	92 % 64	92,750.00
Northern Texas Traction Co 5% 1933	10,150.00 24,687 KA	9914 94	64,000.00 24,875.00 29,250.00 48,150.00
Oregon Electric, 5%, 1933	24,687.50 80,000.00 48,172.15	9914 9714 96.3	29,250.00
Pennsylvania, 4%, 1919	48,172.15	96.3	48,150.00
Pere Marquette, 4 ½ %, 1932	150,000.00 47,487,50	89.72	
RAILBOAD BONDS:—  RAILBOAD BONDS:—  Atchison, Topeka & Santa Fê, 4%, 1958 Atchison, Topeka & Santa Fê, 4%, 1995 Baltimore & Ohio, 4½%, 1920 Baltimore & Ohio, 4½%, 1921 Baltimore & Ohio, 3½%, 1925 Canada Southern, 5%, 1962 Chesapeake & Ohio, 4½%, 1992 Chicago & Bastern Illinois, 5%, 1937 Chicago & Eastern Illinois, 5%, 1937 Chicago & Bastern Illinois, 5%, 1942 Chicago, Burl. & Quincy, 4%, 1921 Chicago, Burl. & Quincy, 4%, 1921 Chicago, Burl. & Quincy, 4%, 1921 Chicago, Indiana & Southern, 4%, 1956 Chicago, Indiana & Southern, 4%, 1956 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Rock Island & Pacific, 4%, 1934 Cleveland Ry. Co., 5%, 1937 Cleveland Ry. Co., 5%, 1931 Cleveland Short Line, 4½%, 1961 Colorado & Southern, 4½%, 1961 Colorado & Southern, 4½%, 1959 Iowa Central, 5%, 1938 Louisville & Nashville, unified, 4%, 1940 Metropolitan Street, Kansas City, 5%, 1913 Milland Valley, 5%, 1943 Milwaukee Elec. Ry. & Light Co., 4½%, 1931 Minna, St. Paul & Sault Ste. Marie, 4½%, 1918 Minn., St. Paul & Sault Ste. Marie, 4½%, 1918 Minn., St. Paul & Sault Ste. Marie, 4½%, 1918 Minn., St. Paul & Sault Ste. Marie, 4½%, 1918 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 Minn., St. Paul & Sault Ste. Marie, 4½%, 1919 M	47,437.50 89,100.00 25,075.00	8314 8914 9214	44,750.00 37,000.00 24,500.00
St. Joseph, Mo., Lt., Heat & Power Co., 5%, 1937	25,075.00	98 -	24,500.00

St. Louis, Iron Mt. & So., 4%, 1933	Book value. 46,500.00 51,500.00 27,562.50 23,750.00 51,650.00	Rate. 77 101 % 103 96 96	Market value. 38,500.00 50,937.50 25,750.00 24,000.00 48,000.00
MISCELLANEOUS BONDS:—  Butte Electric & Power Co., 5%, 1951 California Gas & Electric Corp., 5%, 1937 Chicago Telephone Co., 5%, 1923 Cleveland Electric, 5%, 1939 Commonwealth Electric, 5%, 1943 Detroit Edison Electric, 5%, 1943 Detroit, Mich., City Gas Co., 5%, 1923 Laclede Gas Light Co., St. Louis, Mo., 5%, 1919 Laclede Gas Light Co., St. Louis, Mo., 5%, 1934 Madison River Power Co., 5%, 1930 New York Tel, Co., 4½%, 1939 Omaha Electric Light & Power Co., 5%, 1939 Omaha Electric Light & Power Co., 5%, 1940 Pacific Coast Power Co., 5%, 1940 Pacific Gas & Electric Co., 5%, 1942 Portland Gas & Coke Co., 5%, 1942 Portland, Oregon General Elec. Co., 5%, 1935 St. Paul Gas Light Co., 6%, 1915 St. Paul Gas Light Co., 6%, 1915 St. Paul Gas Light Co., 6%, 1918 St. Paul Gas Light Co., 6%, 1918 St. Paul Gas Light Co., 5%, 1944 Seattle Electric Co., 5%, 1929 Southern Cal., Edison Co., 5%, 1938 Union Elec, Light & Power Co., 5t., 1938 Union Elec, Light & Power Co., St., Louis, 5%, 1932 Union Elec, Light & Power Co., St., Louis, 5%, 1938 Washington Water Power Co., 5%, 1939	48,625.00 23,750.00 50,500.00 51,500.00 51,312.50 51,000.00 24,625.00 26,437.50 49,125.00 24,406.25 60,000.00 24,125.00 46,000.00 24,750.00 25,875.00 22,800.00 24,375.00 24,375.00 24,375.00 24,375.00 24,375.00 25,750.00 25,750.00 21,750.00 21,750.00	94 1/2 91 1/2 99 1/2 100 1/2 100 1/2 96 96 95 95 84 95 100 101 102 94 95 95 95 95 101 102 95 14 95 14 95 14 95 14 95 14 95 14 95 15 95 16 95 17 17 17 17 17 17 17 17 17 17 17 17 17	50,250,00 50,250,00 50,250,00 24,437,50 47,250,00 23,750,00 57,000,00 23,750,00 25,000,00 25,000,00 25,000,00 28,350,00 23,875,00 23,250,00 23,250,00 24,875,00 24,875,00 22,750,00
RAILBOAD STOCKS:—  500 shs. Great Northern, pref	74,847.50 4,000.00 22,500.00 86,450.80 2,200.00 31,390.63 49,375.00 100.00 1,000.00 100.00 125.00	126 ½ 128 ½ 109 ½ 102 106 257	5,120.00 10,275.00
Totals	\$7,582,917.78		\$7,172,928.08

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

# SPRINGFIELD, MASS.

## Commenced Business, 1851.

A. W. DAMON, President.		W. J. MACI	KAY, Secretary.
CAPIT  Amount of capital paid up in cas  Amount of ledger assets December 31  Increase of paid-up capital during the	, 1912	\$10,319,754.11	
Extended at	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$10,819,754.11
. IN	ICOME.		
Gross prems. received during the year Deduct reinsurance, \$1,288,073.21 and return premiums,	Fire \$8,279,448.15		
\$1,248,257.10	2,536,330.31		
Received for premiums		<b>\$</b> 5,7 <b>4</b> 3,117.8 <b>4</b>	
Total gross interest and rents Refund of taxes on Massachusetts ban Increase in liabilities during year, or reinsurance treaties	k stock n account of f ger assets, viz.:	444,022.33 10,451.37 2,280.05 2.45 18,893.00	
Total income			6,218,767.04
Sum of both amounts			

Fire.	
Gross amount paid policy-holders	
for losses (including \$436,472.11	
occurring in previous years) \$3,716,917.06	
Deduct amount received for salvage,	
\$23,837.50	
for reinsurance in other companies,	
\$700,129.26	
and for discount,	
\$98.90	
Net amount paid policy-holders for losses	\$2,992,851.40
Expenses of adjustment and settlement of losses	48,160.12
Commissions or brokerage	1,100,274.46
Allowances to local agencies for miscellaneous	
agency expenses	22,702.62
Salaries, \$194,822.29, and expenses, \$134,276.14, of	•
special and general agents	329,098.43
Salaries fees and all other charges of officers	

Commissions or brokerage	1,100,274.46
Allowances to local agencies for miscellaneous	00 500 00
agency expenses	22,702.62
Salaries, \$194,822.29, and expenses, \$134,276.14, of	
special and general agents	329,098.43
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	332,514.75
Rents, including \$18,000.00 for company's occu-	
pancy of its own buildings	35,386.76
Advertising, \$24,217.79; printing and stationery,	
\$55,387.71	79,605.50
Postage, telegrams, telephone, and express	28,340.87
Legal expenses	8,946.38
Furniture and fixtures	7,288.91
Maps, including corrections	17,795.99
Underwriters' boards and tariff associations	57,078.38
Fire department, fire patrol and salvage corps	
assessments, fees, taxes and expenses	31,795.49
Inspections and surveys	39,270.49
Repairs and expenses (other than taxes) on real	
estate	5,946.71
Taxes on real estate	4,795.30
State taxes on premiums	100,459.23
Insurance-department licenses and fees	26,306.63
Federal corporation tax	3,374.59
Massachusetts franchise tax	10,451.37
County and municipal taxes	18,219.81
Premiums on bonds, fire and liability policies	776.16
Interest paid Munich Reinsurance Co	10,228.47
Mercantile reports, directories and magazines	2,040.05
Light and heat	3,633.43
Laundry, toilet, etc.	1,806.93
Auditing and exchange	2,252.61
Lunch system, entertaining, etc	1,628.60

Sundry items	1,721.58	,
Paid stockholders for interest or dividends (amount		·
declared during the year)	700,000.00	
Agents' balances charged off	2,897.04	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds \$500.00		
Stocks 1,496.75	1,996.75	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	17,913.00	
Total disbursements		6,047,558.81
Total dispursements	• • • • • • • • • • • • • • • • • • • •	
Balance		\$10,990,962.34
LEDGER ASSETS.		
Book value of real estate	\$300,000.00	
Mortgage loans on real estate	1,994,970.00	
Book value of bonds, \$860,173.44, and stocks,		
\$5,901,187.88 (Schedule D)	6,761,361.32	
Cash in company's office	1,210.61	
Deposits in trust companies and banks not on in-	·	
terest	268,589.52	
Deposits in trust companies and banks on interest	556,571.43	
Agents' balances, under three months due	1,091,056.80	
Agents' balances, over three months due	17,202.66	
Total ledger assets, as per balance		\$10,990,962.34
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$46,637.57	
Interest on bonds	. 14,374.95	
Total interest accrued		61,012.52
Gross assets		\$11,051,974.86
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written	¢17 000 <i>00</i>	
prior to October 1, 1913	\$17,202.66	
Book value of bonds and stocks over market value	90,869.32	
(Schedule D)		
Total	• • • • • • • • • • • • • • • • • • • •	108,071.98
		\$10 043 009 RR
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	Ф10,820,802.00

#### LIABILITIES.

Gross losses adjusted and unpaid	<b>\$95,44</b> 0.59	
31 not reported	470 000 70	
Gross claims for losses resisted	472,829.72	
Gross claims for losses resisted	50,892.49	
Total	\$619,162.80	
Deduct reinsurance due or accrued	136,138.17	
Net amount of unpaid losses and claims		\$483,024.63
Unearned premiums on fire risks	• • • • • • • • • • • • •	5,286,834.80
Interest due or accrued remaining unpaid		5,167.25
Salaries, rents, expenses, bills, accounts, fees, etc., du		15,000.00
Estimated federal, state and other taxes hereafter pa		50,000.00
Contingent commissions or other charges due or accre	•	13,000.00
Funds held under reinsurance treaties		259,502.34
Total liabilities, except capital	\$2,500,000.00	<b>\$</b> 6,112,529.02
Surplus as regards policy-holders		4,831,373.86
Total	• • • • • • • • • • •	\$10,943,902.88
SPECIAL DEPOSITS.		_
(Showing deposits not held for protection of		rs.) Corresponding
State, Country, Municipality, Etc.	of deposit.	liabilities.
Canada	\$280,680.00	\$267,029.23
Georgia	10,000.00 10,200. <del>0</del> 9	73,183.99 23,2 <b>43.29</b>
North Carolina	29,400.00	
Virginia Special deposits in excess of corresponding liabilities, \$1	51,650.00 3,570.77.	110,609.15
RISKS AND PREMIUMS, 1913.	•	
Fire.	Risks.	Premiums.
In force December 31, 1912	\$964,762,334 747,307,942	\$10,811,221.62 8,279,448.15
Total Deduct those expired and marked off as terminated	\$1,712,070,276 655,025,617	\$19,090,669.77 7,500,249.85
In force at the end of the year 1913  Deduct amount reinsured	\$1,057,044,659 140,812,980	\$11,590,419.92 1,519,688.70
Not amount in force December 91 1918	\$916.281.679	\$10,070,781,22

#### DECEMBER AND AN PERS PROPERTY.

Net amount in force December 31, 1913 ...... \$916,231,679 \$10,070,781.22

		WIRKS WAN LEBEL		
Year. Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less 1912 } 1913 } Two years 1911 ]	\$282,451,993 8,278,592 8,269,818 115,601,082 138,396,511 157,500,733	\$3,475,410.99 80,152.31 82,471.14 1,165,186.67 1,350,774.48 1,553,891.27	1-2 1-4 8-4 1-6 1-2 5-6	\$1,737,705.50 7,538.08 24,353.36 194,197.78 675,387.23 1,294,909.39

FIRE -- 38

Year			O		D
Written.	Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned
1910)	•	806,654	8,884.44	1-8	1,110.55
1911 1912 Fou		1,640,719	19,843.78	3-8	7.441.41
1912 Fou	r years	1,267,321	12 648 60	5-8	7,905.37
1913   1909		1,800,918	19,118.56 871,731.74 414,796.78	7-8	16,728.74
1910		31,431,984 35,516,319	414 796 78	1-10 3-10 1-2	37,173.17 124 439 03
1911   Five	years	41,454,000	474,850.13	1-2	124,439.03 237,425.07
1912	-	46,192,748	531,982.95	7–10	372,388.06
1913 ]		55,464,387	607,926.14	9-10	547,133.53
Over	five years	158,400	1,061.26	pro rata	998.53
	Totals	\$916.231.679	\$10,070,731.22		\$5,286,834.80
		**,,	<b>4</b> ,,,		40,200,001.00
	,	CONTRACT TACRETAGE	00.4500.750		
		ENERAL INTERR	OGATORIES.		
Largest gr	oss aggregate ar	nount insured in States, without any same be in admitt	any one hazard	located	
reinsurs	ce. whether the	same he in admitt	deduction what	ted com-	
panies?				Answer	\$100,000.00
Total amo	unt of the compa	ny's stock owned	by the director	s at par	• •
value?	mt loomed 4- 24	ectors or other offic		. Answer	176,300.00
					None. 19, <b>3</b> 00.00
What inter	est. direct or indi	rect. has this com	any in the capi	tal stock	13,300.00
of any of	ther insurance con	rect, has this company? stock of this company other corporation policies issued by		.Answer	None.
Is a major	ity of the capital	stock of this comp	any owned or c	ontrolled,	
directly directly	or indirectly, by	ny other corporation	n?	. Answer	No.
nas unis co	orce?	u poncies issued by	any other comp	Amenner	No.
2011 111 11		• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	.1110000	210.
	_				
		USINESS IN CONNEC			Fire.
Gross risks	Written	corpoled and \$1.9	04 510 00		<b>\$</b> 12,146,528.00
COMI	ooo,402.00 risks	canceled, and \$1,2 in Connecticut	54,516.00 reinsu	rance in	3,160,968.00
Net ri	sks written				\$8,985,560.00
Gross prem	iums on risks wr	itten	,		\$137,646.06
Less \$13	,430.06 return pr	ittenemiums, and \$14,82 authorized in Conn	5.40 premiums	for rein-	00 055 46
sura	nce in companies	authorized in Conn	ecticut		28,255.46
Net pr	emiums received				\$109,390.60
<del>-</del>		• • • • • • • • • • • • • • • • • • • •			\$57,870.92
Less loss	es on risks reinst	ured in companies	authorized in Co	nnecticut	9,372.05
****					#40 400 CT
		• • • • • • • • • • • • • • • • • • • •			\$48,498.87
Losses incu	irred	red in companies a	atherized in Co	n nootlout	\$64,568.02 10,037.26
Less loss	es on Libro Leiner	nou in companies a	idilioi ileda ili Co	III occio a c	10,001,20
Net lo	sses incurred				\$54,530.76
					1
				-	
	Schedule D.	Bonds and Stocks	owned by the Co	mpany.	
STATE.	COUNTY, AND MU	NICIPAL BONDS: -	Book valu	e. Rate.	
Brantford.	Ontario, 41/4 %, 19	942	\$57,420.0	00 92	\$55,200.00
Georgia, Sta	ate, 41/2 %, 1915 .	950 %, 1988  0 5%, 1982	11,425.0	00 100	10,000.00
Hamilton, (	ontario, 4%, 1932		11,685.0	0 89	10,680.00 22,250.00
Montreal, C	anada, 4%, 1948		24,421.2 24,000.0	5 89 0 91	22,750.00
Outrement.	Quebec. 41/4%. 1	950	50,793.7	75 83	41.500.00
Port of Po	rtland, Oregon, 4	%, 1933	50,000.0	0 92	46,000.00
Richmond,	Virginia, 4%, 193	8	53,375.0	0 94	47,000.00
Richmond,	Virginia, 4%, 194	5 ct. 1022	4,925.0 10,550.0	0 93 0 102	4,650.00 10,200.00
Victoria R	ritish Columbia 4	16 % 1938	27,876.0	0 93	27,900.00
Victoria, Br	itish Columbia, 4	%, 1951	14,508.7 85,262.5		12.450.00
Westmount,	Quebec, Canada,	6, 5%, 1932 1½%, 1938 %, 1951 4½%, 1947	85,262.5	0 94	32,900.00
Winnipeg, M	Ianitoba, 4%, 192	5	24,187.5	0 92 0 92	23,000.00 27,600.00
Winnipeg, I	Manitoba, 4%, 19	20	24,187.5 29,193.0 4,793.7	5 89	4,450.00
Winston, N.	C. 41/2%. 1940.		4,015.0	10 98	3,920.00
Winston, N.	C., 41/2%, 1941	4½%, 1947 25 34	26,065.0	0 98	25,480.00

RAILROAD BONDS:—  Chicago, Milwaukee & St. Paul, 4½ %, 1932 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1948 Peoria Railway, 5%, 1925 Southern Pacific, 4%, 1929	Book value. 45,000.00 44,000.00 20,000.00 96,000.00 48,345.37	Rate. 101 106 106 94 86	Market value. 45,450.00 46,640.00 21,200.00 94,000.00 43,000.00
MISCELLANEOUS BONDS:— American Telephone & Telegraph Co., 4½%, 1933 American Writing Paper Co., 5%, 1919 Western United Gas & Electric Co., 5%, 1940 Western United Gas & Electric Co., 5%, 1941 Western United Gas & Electric Co., 5%, 1942 Western United Gas & Electric Co., 5%, 1944 Western United Gas & Electric Co., 5%, 1944	12,000.00 81,331.57 6,860.00 14,700.00 12,740.00 14,700.00	96 71 98 98 98 98	11,520.00 71,000.00 6,860.00 14,700.00 12,740.00 14,700.00
RAILROAD STOCKS:—  500 shs. Atchison, Topeka & Santa Fe, com.  500 "Atchison, Topeka & Santa Fe, pref.  1000 "Baltimore & Ohio, com.  260 "Canadian Pacific, com.  2000 "Chicago, Milwaukee & St. Paul, com.  2000 "Chicago, Milwaukee & St. Paul, pref.  250 "Chicago & Northwestern, com.  400 "Connecticut River,  1000 "Great Northern, pref.  1050 "Holyoke Street,  1150 "Manhattan  1500 "Manhattan  1500 "Northern Pacific, com.  1000 "Pennsylvania,  1000 "Southern, pref.  1000 "Union Pacific, com.	49,486.25 49,330.83 104,365.00 149,398.38 115,263.31 246,941.88 162,575.00 98,800.00 122,050.00 8,000.00 153,770.75 133,806.28 232,262.50 972,933.87 135,955.50 347,436.34 99,712.35 47,200.00 114,134.40	94 100 93 210 100 129 202 127 127 142 108 131 109 110 90 77 158	47,000.00 50,000.00 93,000.00 180,600.00 100,000.00 280,000.00 161,250.00 80,800.00 127,000.00 149,100.00 124,200.00 196,500.00 456,000.00 109,000.00 90,000.00 38,500.00 158,000.00
BANK AND TRUST COMPANY STOCKS:—  150 shs. Boylston National, Boston, Mass	21,238.00 31,302.50 41,694.00 33,328.75 882,900.00 14,041.50 53,918.25 15,800.00 20,083.00 81,275.00 60,262.13 48,380.13 281,525.10 22,912.00 12,216.25 91,487.50 107,945.00 90,042.50 13,056.00	125 1178 1144 428 138 170 198 2008 172 2100 126 306 290 233 233 193	18,750.00 28,750.00 53,400.00 34,200.00 13,662.00 59,500.00 19,800.00 43,200.00 51,600.00 83,200.00 51,600.00 24,400.00 12,600.00 91,800.00 146,600.00 119,300.00
MISCELLANEOUS STOCKS:—  500 shs. American Express Company, 500 "Fitchburg Gas & Electric Light Co 100 "Holyoke Water Power Company, 100 "Lynn Gas & Electric Co., 1000 "Mass. Gas Companies, pref. 1050 "N. E. Investment & Security Co., pref. 1250 "No. Boston Lighting Properties, com. 1060 "No. Boston Lighting Properties, pref. 10 "No. Boston Lighting Properties, pref. 10 "Springfield Gas Light Co. 10 "Springfield Gas Light, 10 "Underwriters' Salvage, Chicago 10 "Underwriters' Salvage, New York 240 "United Electric Light Co. 240 "Wells Fargo & Co.,  Totals	90,237.50 73,950.00 56,260.62 27,055.00 86,600.00 86,000.00 101,412.50 805,133.23 66,160.35 85,200.00 91,930.43 1,000.00 1,000.00 1,000.00 1,250.00	104 121 250 408 90 85 30 124 153 248 100 150 250	52,000.00 72,600.00 62,500.00 93,600.00 90,000.00 89,250.00 37,500.00 137,700.00 137,700.00 1,000.00 1,000.00 1,000.00 1,000.00 1,500.00 60,000.00 12,000.00

120	shs.	Agawam Nat. Bk	Schedule X. Date dropped from statement.	Unlisted Assets. Par value.	Actual cost.	Market value Dec. 31, 1913.
200	"	Springfield, Mass., National Bank of	Dec. 31, 1905	\$12,000.00	\$25,424.00	None
800	••	North America, New York National Bank of	Dec. 31, 1908	20,000.00	28,212.76	Doubtful
100	**	Republic, Boston, Mass Eliot National.	Dec. 31, 1908	30,000.00	47,367.50	None.
		Boston, Mass	Dec. 31, 1913	10,000.00	10,496.75	None.
		Totals		\$72,000.00	\$111,501.01	

N. A. WEED, Secretary.

## TEUTONIA FIRE INSURANCE COMPANY,

### PITTSBURGH, PA.

## Commenced Business, July, 1871.

C. W. GERWIG, President.

o. W. Gaswis, Liesteen.		N. Z. W.	mb, Decretary.
CAPIT  Amount of capital paid up in car  Amount of ledger assets December 31,	AL STOCK.	<b>\$200,000.00</b>	\$1,048,398.75
IX	ICOME.		
	Fire.		•
Gross prems. received during the year Deduct reinsurance, \$170,626.57	<b>\$1,002,398.44</b>		
and return premiums,			•
<b>\$</b> 161,393.90	332,020.47		
Received for premiums		\$670,377.97	
Gross interest on mortgage loans		4010,011.81	
Gross interest on bonds	2,486.92		
Gross interest on deposits	2,480.92 913.95		
	173.43		
Gross interest from agreements on	• • • • • • • • • • • • • • • • • • • •		
property sold	307.78		
Gross rents from company's property, including \$1,800.00 for com-	•		
pany's occupancy of its own bldgs.	3,683.18		
Total gross interest and rents .		54,170.52	
Agents' balances previously charged of	off	10.41	
Gross profit on sale or maturity of led			
Real estate		1.038.07	
Gross increase, by adjustment, in h		-,	•
ledger assets, viz.:			
Real estate		425.58	
Total income		•••••	726,022.55
Sum of both amounts			\$1,774,421.31

DISBURSEMENTS.	
Gross amount paid policy-holders	
for losses (including \$54,156.92	
occurring in previous years) \$441,458.41  Deduct amount received for salvage,	
\$1,336.95	1
and for reinsur. in other companies,	
<b>\$</b> 55,479.95	
Net amount paid policy-holders for losses	\$384,641.51
Expenses of adjustment and settlement of losses	8,478.55
Commissions or brokerage	174,080.32
Allowances to local agencies for miscellaneous	
agency expenses	1,066.41
Salaries, \$11,913.26, and expenses, \$9,218.00, of	-,
special and general agents	21,131.26
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	30,133.84
Rents for company's occupancy of its own build-	00,100.01
ings	1,800.00
Advertising, \$671.21; printing and stationery,	2,000.00
\$3,986.39	4,657.60
Postage, telegrams, telephone, and express	5,220.32
Legal expenses	2,130.97
Furniture and fixtures	476.40
Maps, including corrections	3,430.36
Underwriters' boards and tariff associations	7,481.89
Fire department, fire patrol and salvage corps	1,202,00
assessments, fees, taxes and expenses	4,641.83
Inspections and surveys	1,117.05
Repairs and expenses (other than taxes) on real	_,,
estate	984.81
Taxes on real estate	1,035.54
State taxes on premiums	6,627.10
Insurance-department licenses and fees	3,394.62
Federal corporation tax	136.61
Pennsylvania state tax on capital stock	1,200.00
Janitor	540.00
Office supplies	425.63
Water and ice	49.85
Light and heat	228.74
Extra help	604.61
Periodicals	136.36
Officers' traveling expenses	591.30
Mercantile and fire reports	835.00
Incidentals	183.38
Paid stockholders for interest or dividends (amount	

declared during the year) ......

32,000.00

.,	.,	•

## TEUTONIA INSURANCE COMPANY.

TEUTONIA INSURANCE COMP	ANY.	599
s' balances charged off	1,759.75	
edger assets, viz.:	10000	
l estate		
otal disbursements		701,252.46
Balance		\$1,073,168.84
LEDGER ASSETS.		
value of real estate	\$63,572.11	
age loans on real estate	750,407.52	
value of bonds (Schedule D)	63,847.50	
in company's office	10,193.36	
its in trust companies and banks on interest	65,261.18	
s' balances, under three months due	118,386.23	
s' balances, over three months due	1,500.94	
otal ledger assets, as per balance		\$1,073,168.84
NON-LEDGER ASSETS.		
Due.	Accrued.	
st on mortgages \$1,714.20	\$9,877.09	
st on bonds	949.97	
on company's prop'y or lease 150.00		
otal interest and rents due and		1
accrued \$1,864.20	\$10,827.06	12,691.26
t value of real estate over book value		11,278.55
ross assets		\$1,097,138.65
DEDUCT ASSETS NOT ADMITTE	D.	
s' balances, representing business written		
r to October 1, 1913	\$1,500.94	
value of bonds over market value (Sched. D)	3,767.50	
otal		5,268.44
Total admitted assets		\$1,091,870.21
LIABILITIES.		
losses adjusted and unpaid	\$6,023.49	
claims for losses reported and unadjusted,	φ0,020.20	
reserve for losses incurred prior to December		
not reported	53,283.06	
	4,650.00	
claims for losses resisted		
otal	\$63,956.55	
t reinsurance due or accrued	17,831.39	
et amount of unpaid losses and claims		\$46,125.16

Unearned premiums on fire ris Salaries, rents, expenses, bills, Estimated federal, state and o	accounts, f	ees, etc., du	e or accrued	640,712.50 500.09 3,000.00
Total liabilities, except cs Capital paid up in cash Surplus over all liabilities		• • • • • • • •	\$200,000.00 201,532.55	\$690,337.66
Surplus as regards policy	y-holders	• • • • • • • • • • • • • • • • • • • •	•••••	401,532.55
Total		· • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$1,091,870.21
Ris	KS AND PRES	atums, 1913.		
	FIRE		Risks.	Premiums.
In force December 31, 1912 Written or renewed during the y	ear	••••••	\$125,884,707 94,610,955	\$1,294,786.16 1,002,398.44
Totals Deduct those expired and market		-	\$220,495,662 80,859,794	\$2,297,184.60 853,809.71
In force at the end of the product amount reinsured	rear 1913	· · · · · · · · · · · · · · · · · · ·	\$139,635,868 19,696,276	\$1,443,374.89 221,709.78
Net amount in force Decemb	er 31, 1913		\$119,939,592	\$1,221,665.11
			<u>-</u>	
RECAPITULATI	ON OF FIRE	RISKS AND P	REMIUMS. ums Unearned.	Premiums
Year. Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$31.917.884	\$20 <del>1</del> ,10	0.04 1-2	\$102,U11.02
1911 1912 Three years	21,381,534 22,707,786	192,11	7.47 1-6	82.019.58
1912 Three years 1913	24.878.880	203,131 226,791 23,530 38,433	5.05 1-2 8.95 5-6	101,567.52 188,999.13 2,353.04
1909]	1,836,559 3,033,289 4,163,719	28,53	8.95 5-6 0.41 1-10 1.80 8-10	2,353.04
1910   1911 } Five years	3,033,289 4 163 719	38,431 49,708		11,529.54 24,854.40
1912	5.035.823	62.978	3.08 7-10	44.084.66
1913 J Over five years	4,460,671 523,947	57,058 8,752	5.89 9—10 2.81 <i>pro rata</i>	D1,350.30
	119,939,592	\$1,221,66		\$640,712.50
20033	<b>,,,,,,,,</b>	<b>\_1,221</b> ,000	J. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	<b>4</b> 010,112.00
Largest gross aggregate amoun anywhere in the United State reinsurance, whether the same	RAL INTER t insured in s, without as be in admit	any one h ny deduction tted or non-s	azard located whatever for dmitted com-	
panies?  Total amount of the company's			Answer	\$40,000.00
value? the company's	BUCK OWNED	L DY LUG GIF	ectors at par	41,200.00
value?	or other office	ers?	Answer	None.
What interest direct or indirect	nee thie comt	lang in the co	anitel etack of	None. None.
any other insurance company Is a majority of the capital stoc directly or indirectly, by any of Has this company guaranteed pol	k of this con	pany owned	or controlled,	No.
Has this company guaranteed pol now in force?	icies issued t	y any other	company, and <i>Answer</i>	No
Busin	BSS IN CONN	BCTICUT. 191	8.	Fire.
				\$2,278,306.00
Gross risks written	i, and \$181,6 ecticut	01.00 reinsu	rance in com-	494,242.00
Net risks written				\$1,784,064.00
Gross premiums on risks written Less \$3,601.20 return premium	ı <u>.</u>			\$26,480.63
Less \$3,601.20 return premium ance in companies author	s, and \$2,016 ized in Conr	s.59 premium secticut	s for reinsur-	5,617.89
Net premiums received				\$20,862.74

## TEUTONIA INSURANCE COMPANY.

Losses paidLess losses on risks reinsured in companies autho	orized in Conne	cticut	Fire. \$7,845.03 276.89
Net losses paid			\$7,568.14
Less losses on risks reinsured in companies authorized	\$7,906.00 276.89		
Net losses incurred		••••	\$7,629.11
Schedule D. Bonds owned by RAILBOAD BONDS:—	the Company. Book value.	Rate.	Market value.
Baltimore & Ohio, 5%, 1933	\$4,656.25	91	\$4,550.00
Duquesne Traction Co., 5%, 1930	3,202.50	100	3,000.00
Lake Shore & Michigan Southern, 5%, 1931	4,587.50	89	4,450.00
McKeesport & Connellsville, 5%, 1981	5,082.50	100	5,000.00
New York Central & Hudson River, 4%, 1984	4,531.25	. 86	4,800.00
Pitts., Manchester & Allegheny Trac. Co., 5%, 1930	1,070.00	100	1,000.00
Southern Traction Co., 5%, 1950	6,225.00	70	4,900.00
United Traction Co., 5%, 1997	1,062.50	80	800.00
West Penn. Ry. Co., 5%, 1931	8,120.00 5,262.50	96 96	7,680.00 4.800.00
WIRINBUUREN & M. FILLSBUREN 11ac. Co., 5%, 1828	5,262.50	80	2,000.00
MISCELLANBOUS BONDS:			
Jones & Laughlin Steel Co., 5%, 1939	5.118.75	100	5,000,00
Philadelphia Co., 5%, 1949	5,160.00	100	5,000.00
Pittsburgh Coal Co., 5%, 1981	911.25	92	920.00
Pittsburgh Coal Co., 5%, 1931	8,645.00	92	8,680.00
United States Steel, 5%, 1968	5,212.50	100	5,000.00
Totals	\$68,847,50		\$60,080,00

# UNITED FIREMEN'S INSURANCE COMPANY,

#### PHILADELPHIA, PA.

## Commenced Business, 1861.

ROBERT B. BEATH, President.	HENRY T. ALL	EY, Secretary.
CAPITAL STOCK.	<b>\$400.000.00</b>	
Amount of capital paid up in cash		\$1,829,652.62
INCOME.		
Fire.		
Gross prems. received during the year \$595,871.27		
Deduct reinsurance,		
\$109,498.81		
and return premiums,		
\$127,066.07 <b>236,564.88</b>		
<del></del>		
Received for premiums (other than perpetual)	\$359,306.39	
Deposit premiums written on perpetual risks		
(gross)	7.794.03	
Gross interest on mortgage loans		
and ground rents \$9,171.52		
Gross interest on collateral loans 1,552.23		
Gross interest on bonds and divi-		
dends on stocks 64,062.41		
Gross interest on deposits 792.38		
Gross rents from company's property 3,801.68		
Total gross interest and rents	79,380.22	
Approving transfers on perpetual policies	864.00	
Additional interest on mortgage paid off in 1912	20.90	
Perpetual policy canceled by loss	250.00	
Gross profit on sale or maturity of ledger assets, viz.	:	
Bonds	620.00	
Total income		448,235.54

Sum of both amounts .....

\$2,277,888.16

DISBURSEMENTS.	
Gross amount paid policy-holders for	
losses (including \$45,206.40 occur-	
ring in previous years) \$292,388.92	
Deduct amount received for salvage,	
— · · · · · · · · · · · · · · · · · · ·	
\$1,004.85,	
for reinsurance in other companies,	
<b>\$</b> 62,505.88	
Net amount paid policy-holders for losses	\$228,878.19
Expenses of adjustment and settlement of losses	5,233.98
Commissions or brokerage	104,507.31
Allowances to local agencies for miscellaneous	102,007.01
agency expenses	577.06
Salaries, \$2,464.53, and expenses, \$2,152.56, of	511.00
special and general agents	4 617 00
Salaries, fees, and all other charges of officers,	4,617.09
directors, trustees, and home-office employees	27,559.45
Rents	3,749.96
Advertising, \$1,309.55; printing and stationery,	0,1 20.00
\$3,322.09	4,631.64
Postage, telegrams, telephone, and express	2,227.37
Legal expenses	904.28
Furniture and fixtures	234.99
Maps, including corrections	
., .	1,458.71
Underwriters' boards and tariff associations  Fire department, fire patrol and salvage corps as-	7,413.78
sessments, fees, taxes and expenses	1,329.05
Inspections and surveys	1,329.03
Repairs and expenses (other than taxes) on real	108.86
estate	4,437.72
Taxes on real estate	1,430.00
State taxes on premiums	5,181.13
Insurance-department licenses and fees	3,302.01
Federal corporation tax	245.57
Capital tax	1,374.92
Traveling	354.12
Periodicals	115.61
Audit of books	135.00
Directors	455.00
Surety bonds	271.50
Lunches	208.15
Registering stock	75.00
Rent of safes	50.00
Insurance Society	150.00
Moving office	124.69

604 UNITED FIREMEN'S INSU	RANCE	COMPANY.	
Petty cash expenses		111.35	•
Dun & Co		21.50	
Florist		20.00	
Board of Trade		10.00	
Boy Scouts		25.00	
Miscellaneous		194.62	
Deposit premiums returned		30,939.53	
Paid stockholders for interest or dividends (			
declared during the year)		32,000.00	•
Gross loss on sale or maturity of ledger asset	ts, viz.:		
Bonds		2,490.00	
Total disbursements	• • • • • • •	•••••	477,155.26
Balance			\$1,800,732.90
LEDGER AS	SSETS.		
Book value of real estate		\$97,741.80	
Mortgage loans on real estate and ground re	ents	164,650.00	
Loans secured by collateral (Schedule C)		1,000.00*	
Book value of bonds, \$1,314,266.00, and			
\$122,421.00 (Schedule D)		1,436,687.00	
Cash in company's office		7,945.15	
Deposits in trust companies and banks on i		40,989.33	
Agents' balances, under three months due		51,124.75	
Agents' balances, over three months due		594.87	
Total ledger assets, as per balance.:	• • • • • • •		\$1,800,732.90
. Non-ledger A	ssets.		
	Due.	Accrued.	
Interest on mortgages and ground			
	<b>\$</b> 78 <b>7.50</b>	\$2,143.06	
Interest on bonds		20,461.21	
Total interest due and accrued	\$87.50	\$22,604.27	22,691.77
Gross assets			\$1,823,424.67
DEDUCT ASSETS NO		ED.	
Agents' balances, representing business writte	-	<b>A</b> 204.0 <b>2</b>	
to October 1, 1913		<b>\$</b> 594.87	
Book value of real estate over market value.		14,841.80	
Book value of bonds and stocks over marke		7K 047 AA	
(Schedule D)		75,247.00	
Total		• • • • • • • • • • • • • • • • • • • •	90,683.67
Total admitted assets			\$1,732,741.00

	T.	T A	RI	TT.	IES.
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	DIMDIMITED	•	
Gross losses adjusted and	l unpaid	\$5,701.39	)
Gross claims for losses	reported and unadju	ısted,	
plus reserve for losses	incurred prior to D	ecem-	
ber 31 not reported	•		ſ
Gross claims for losses re		•	
01000 0101110 101 100000 10	<b>30100</b> 001		
Total		\$36,064.28	•
		• •	
Deduct reinsurance due or	r accrued	8,000.59	•
NT-4			**********
Net amount of unpaid			\$28,063.69
Unearned premiums on fir			•
Reserve on perpetual police			•
Salaries, rents, expenses,	bills, accounts, fees,	etc., due or accrued	291.05
Estimated federal, state a	nd other taxes heres	fter payable	6,000.00
Total liabilities, exce	ent conitel		\$1,190,758.53
Capital paid up in cash			
Surplus over all liabilities	98	141,982.47	
Surplus as regards pe	olicy-holders		541,982.47
Total	• • • • • • • • • • • • • • • • • • • •		\$1,732,741.00
	SPECIAL DEPOSI	TS.	
(Showing deposit	ts not held for protect		
State Country 1	funicipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia			
		•	
	RISKS AND PREMIUM Fire.	s, 1913. Risks.	Premiums.
In force December 81, 1919			
In force December 81, 1912 Written or renewed during	the year	47,638,01	
Excess of original premium reinsurance	is over amount receiv		. 313.28
Total	arked off as terminate	d 42,621,52	
In force at the end of	the year 1913	\$71,967,550	\$767,237.46
Deduct amount reinsured		8,672,988	127,717.86
Net amount in force D			
Perpetual risks, not include Deposit premiums on same .	d above		\$39,980,199.00 \$906,241.13
•	ULATION OF FIRE RISK		
Year.	Gro	ss premiums	Premiums
Written. Term.	Amount.	charged. Uncarned	l. unearned. \$129,679.50
1913 One year or less	\$21,422,226	\$259,359.00 1-2	#148,018.5U

TAT2	Olfe Aggl. Ol 1622	361,766,660	##00'000'00	T-2	<b>WIND,010.00</b>
1912		188.327	1,890.06	1-4	472.52
1912   1913	Two years	251,144	3,517.43	3-4	2.638.07
1911	-	5.429,577	54,922.93	1-6	9.153.82
	Three years	6,251,252	68,125,68	1-2	84,062,84
1913		6.618.421	75,619.37	5-6	63,016.14
1910	•	22.150	328.02	1-8	41.00
		73,779	957.08	3–8	358.91
1911   1912	Four years	131.825	1,264.83	5-8	790.52
1912 1918		60.610	887.02	7-8	732.39
TATO )	,	00,010	001.02		

Year. Written. Term.	A	Gross premiums charged.		Premiums
	Amount.		Unearned.	uncarned.
1910	2,750,388 2,927,284	16,604.18 19,930.49	1-10 8-10	1,660.42 5,979.14
1911 Five years	3.832.506	33,495.99	1_2	16,747.99
1909 1910 1911   Five years 1912	4,972,589	33,495.99 40,263.62	7–10	28,184.53
1913 J	8,741,190	82,610.34	9-10	29,349.30
Totals	\$58,672,718	\$609,726.04		\$322,867.09
Over five years	4,621,849	29,793.56	pro rata	15,887.12
Totals	\$63,294,567	\$639,519.60		\$338,754.21
Perpetual risks	\$63,294,567 39,980,199	\$639,519.60 906,241.13	90 & 95 <b>%</b>	817,649.58
Grand totals	\$103,274,766	\$1,545,760.73		\$1,156,403.78
				<b>42,222,</b> 222
	GENERAL INTERR			
Largest gross aggregate as anywhere in the United reinsurance, whether the	States, without any	deduction wha	tever for	
reinsurance, whether the	same be in admitt	ed or non-admit	ted com-	
panies? Total amount of the comp value? Total amount loaned to direc		hm the dimenter	Answer	\$50,000.00
value?	апув вюск омпец	by the director	Answer	2,620.00
Total amount loaned to direc	tors or other officer	s?	Answer	None.
Total amount loaned to stock	holders not officers?		Answer	5,000.00
of any other insurance co	mpany?	pany in the cap	Answer	None.
Is a majority of the capital	stock of this com	any owned or c	ontrolled,	
directly or indirectly, by	any other corporat	ion? Answer —	Yes, In-	
What interest, direct or ind of any other insurance of its a majority of the capital directly or indirectly, by dependence Fire Insurance Has this company guarantee now in force?	d policies issued by	any other com	anv. and	
now in force?			. Answer	No.
T	Business in Conne	concorn 1012		Fire.
Gross risks written	ANNOO IN COMME	C11CU1, 1013.		\$1,146,782.00
Gross risks written Less \$157,166.00 risks ca panies authorized in	nceled, and \$238,51	6.00 reinsurance	in com-	
panies authorized in	Connecticut	• • • • • • • • • • • • • • • • • • • •	• • • • • • • •	395,682.00
Net risks written				\$751,100.00
Gross premiums on risks w	ritten			\$13,799.51
Gross premiums on risks w Less \$1,184.05 return prem ance in companies at	miums, and \$3,168.	98 premiums for	reinsur-	4 052 03
ance in companies at	unorized in Connec	cicut	• • • • • • •	4,353.03
Net premiums received				\$9,446.48
Losses paid				\$6,793.26
Less losses on risks reins	ured in companies	authorized in Co	nnecticut	1,552.39
Net losses paid				\$5,240.87
Less losses on risks reins				\$7,067.49
Less losses on risks reins	ured in companies	authorized in Co	nnecticut	1,552.39
Net losses incurred				\$5,515.10
				•
		<del></del>		
	chedule C. Loans			
5 shs. Frankford & Sou	thwerk Page	Par value. Mark	tet value.	Amount loaned.
Ry. Co. of Phil	8	\$250.00	\$1,805.00	\$1,000.00
Schedule D	Bonds and Stocks	onned by the Co	mmanu	
				Market value.
Allegheny Co. Pa., 4%, 1932	3	\$36,925.		\$33,600.00
Allegheny Co. Pa., 4%, 1938		10,000.	00 95	9.500.00
Allegheny Co. Pa., 4%, 1928	5	26,386. 3,000.		24,250.00 2,940.00
Atlanta, Ga., 31/4 %, 1931		10,000.	00 88	8,800.00
Birmingham, Ala., 5%, 19	40	10,550. 4,390. 12,500.	00 101	10.100.00
Columbia, South Carolina, 5	<b>%</b> , 1941	4,390.0	00 106 00 98	4,240.00 11,760.00
Gaffney, S. C., 5%, 1949		5,190.	nn <b>07</b>	4,850.00
Memphis, Tenn., 41/2 %, 19	45	15,402. 20,243. 15,093. 15,093.	96	14,400.00
New York City, 41/2%, 19	60	20,243.	00 104 00 92	20,800.00 13,800.00
New York City, 31/2 %, 192	2	15,093.	00 94	
Norristown, Penn., 4%, 1938	3	10,000.	VV 88	9,900.00
COUNTY AND MUNICE Allegheny Co. Pa., 4%, 1931 Allegheny Co. Pa., 4%, 1932 Altoona, Pa., 4%, 1932 Altoona, Pa., 4%, 1931 Birmingham, Ala., 5%, 19 Columbia, South Carolina, 5 Columbus, Ga., 4½%, 1940 Gaffney, S. C., 5%, 1949 Memphis, Tenn., 4½%, 19 New York City, 4½%, 19 New York City, 4½%, 19 New York City, 3½%, 1922 Norristown, Penn., 4%, 1931 Philadelphia, 3½%, 1931 Philadelphia, 3½%, 1932		18.147.0	00 92	16,376.00 7,084.00
Philadelphia, 3½%, 1932		7,850.	00 92	(,004.04

	Book value.	Rate.	Market value.
Philadelphia, 4%, 1941 Pittaburgh, Penn., 4%, 1915 Pittaburgh, Penn., 4½%, 1914 Pittaburgh, Pa., 4½%, 1940 Portland, Ore., 4½%, 1928	Book value. 10,137.00 10,025.00	100 100	10,000.00
Pittsburgh, Penn., 41/2 %. 1914	15,150.00	100	9,500.00 15,000.00
Pittsburgh, Pa., 41/2%, 1940	16,012.00	105	15,750.00
Portland, Ore., 41/2 %. 1928	10,200.00	100	10,000.00
RAILBOAD BONDS:			
RAILBOAD BONDS: —  Atlantic Coast Line, 4%, 1952  Baltimore & Ohio, 3½%, 1925  Baltimore & Ohio, 4½%, 1920  Blue Grass Traction Co., Kentucky, 5%, 1934  Central Branch Ry. Co., Kansas, 4%, 1919  Chesapeake & Ohio, 5%, 1939  Chicago, Milwaukee & St. Paul, 4%, 1934  Chicago, Milwaukee & St. Paul, 4%, 1932  Choctaw, Oklahoma & Gulf, 5%, 1919  Cleveland & Marietta, 4½%, 1935  Colorado & Southern, 4½%, 1935  Commonwealth Power Ry. & Lt. Co., 6%, 1918  Connecticut Ry. & Lt. Co., 4½%, 1951  Crosstown St. Ry. Co., Columbus, Ohio, 5%, 1983  Delaware Co., Pa., 4%, 1949  Electric & People's Traction Co., Phila, 4%, 1945  Erie, 5%, 1914	14,100.00	88	13,200.00
Baltimore & Ohio, 3½%, 1925	18,255.00 15,149.00	88 97	17,600.00 14,550.00
Blue Grass Traction Co., Kentucky, 5%, 1984	9,400.00 9,256.00	90	9,000.00 8,900.00
Central Branch Ry. Co., Kansas, 4%, 1919	9,256.00 12,000.00	89 105	8,900.00 10,500.00
Chesapeake & Ohio, 5%, 1929	10.012.00	98	9,800.00
Chicago, Milwaukee & St. Paul, 4%, 1934	9.487.00	89	8,900.00
Choctaw Oklahoma & Gulf 5% 1919	15,101.00 26,837.00	101 99	15,150.00 24,750.00
Cleveland & Marietta, 41/2%, 1935	15,101.00 26,837.00 15,525.00	97	14,550.00
Commonwealth Power By & It Co. 60 1019	14,737.00 9,750.00	91 97	13,650.00 9,700.00
Connecticut Ry. & Lt. Co., 41/4 %. 1951	10.175.00	93	9.300.00
Crosstown St. Ry. Co., Columbus, Ohio, 5%, 1983	5,150.00 12,550.00 17,781.00	97	4,850.00
Electric & People's Traction Co. Phila. 4% 1945	12,550.00	71 82	10,650.00 16,400.00
Erie, 5%, 1914	9 943.00	99	9,900.00
Evansville & Terre Haute, 5%, 1942	10,300.00 8,700.00 12,450.00 9,400.00	99 86	9,900.00
Ft. Wayne & Wabash Valley, 5%, 1934	12,450.00	7.4	8,600.00 11,100.00 7,700.00
Illinois Central, 31/2 %, 1953	9,400.00	77	7,700.00
Indiana Northern Traction Co., 5%, 1938	9,400.00 9,450.00	· 91	8,000.00 9,100.00
Delaware Co., Pa., 4%, 1949 Electric & People's Traction Co., Phila., 4%, 1945 Erie, 5%, 1914 Evansville & Terre Haute, 5%, 1942 Fyonda, Johnstown & Gloversville, 4½%, 1952 Ft. Wayne & Wabash Valley, 5%, 1934 Illinois Central, 3½%, 1953 Indiana Northera Traction Co., 5%, 1938 Jamestown, Franklin & Clearfield, 4%, 1959 Kansas City Southern, 5%, 1950 Kentucky Traction & Terminal Co., 5%, 1951 Lake Erie & Western, 5%, 1937 Lake Brore & Michigan Southern, 4%, 1931 Lehigh Valley, 4½%, 1940 Lehigh Valley, 4%, 2003 Lehigh Valley, 4%, 2003 Lehigh Valley, 4%, 1919 Macon, Dublin & Savannah, 5%, 1947 Newark, N. J., Passenger Ry., 5%, 1930 New Jorsey & Hud. R. Ry. & Ferry Co., 4%, 1950 New York Central, 4½%, 1919 New York Central, 4½%, 1924 Norfolk & Western, 4%, 1924 Norfolk & Western, 4%, 1931 Oley Valley, Pa., 4½%, 1931 Omaha & Council Bluffs, 5%, 1928 Pennsylvania, 4%, 1919	10,075.00	95	9.500.00
Kentucky Traction & Terminal Co., 5%, 1951	13.350.00	89	13,350.00
Lake Shore & Michigan Southern, 4%, 1931	11,675.00 9,275.00 20,200.00	100 89	10,000.00 8,900.00
Lehigh Valley, 41/2%, 1940	20,200.00	101	20.200.00
Lehigh Valley, 4%, 2003	15,364.00 22,832.00	90 95	13,500.00 23,750.00
Macon, Dublin & Savannah, 5%, 1947	9,850.00	95	9,500.00
Newark, N. J., Passenger Ry., 5%, 1930	9,850.00 21,775.00 8,300.00 21,187.00	104	20,800.00 7,900.00
New York Central & Hudson River 314 % 1998	8,800.00 21 187.00	79 78	19,500.00
New York Central, 4½%, 1919	9,900.00	€8	9,800.00
New York Central, 4½%, 1924	5,075.00	96 88	4,800.00
Oley Valley, Pa., 5%, 1931	14,353.00 5,125.00 5,125.00	90	13,200.00 4,500.00
Oley Valley, Pa., 41/2 %, 1931	5,125.00	90	4,500.00
Pennsylvania, 4%, 1919	14,775.00 9,668.00	94 96	14,100.00 9,600.00
		( 98)	)
Pennsylvania, 4½%, 1914-23	14,614.00	{ 100 } ( 99 )	14,800.00
Pennsylvania Company, 3½%, 1941	15,150.00	83	<b>12,450.00</b>
Peoples Passenger Ry. Co., Phila., 4%, 1935	21,080.00 5,862.00	96 103	19,200.00 5,150.00
Philadelphia Company of Pittsburgh, Pa., 5%, 1949	5,870.00	100	5,000.00
Philadelphia Company, 5%, 1951	5,870.00 9,765.00 10,322.00	85	5,000.00 8,500.00 9,800.00
Philadelphia Company of Pittsburgh, Pa., 5%, 1943 Philadelphia, Wilmington & Baltimore, 4%, 1921. Philadelphia, Wilmington & Baltimore, 4%, 1921. Pittsburgh, Cinn., Chicago & St. Louis, 4½, 9, 1940 Pittsburgh, Cinn., Chicago & St. Louis, 4½, 9, 1940 Pittsburgh, Cinn., Chicago & St. Louis, 4½, 9, 1942 Richmond & Washington, 4%, 1943 Reading Co. and Phila. & Read. C. & Iron, 4%, 1997 St. Louis, & San. Francisco, 5%, 1918	10 150 00	98 100	10,000.00
Pittsburgh, Cinn., Chicago & St. Louis, 41/4 %, 1940	15,890.00 22,700.00 14,760.00 9,812.00 4,000.00	100	14,000.00
Pittsburgh, Cinn., Chicago & St. Louis, 4½%, 1942	22,700.00	100 92	20,000.00
Reading Co. and Phila. & Read. C. & Iron, 4%, 1997	9,812.00	93	13,800.00 9,300.00 8,840.00
St. Louis & San Francisco, 5%, 1918	4,000.00	96 95	8,840.00 5,700.00
Second Avenue Pittsburgh 5%, 1934	6,000.00 <b>15,00</b> 0.00	95	14,250.00
Steubenville & Indiana, 5%, 1914	6,450.00	100	6.000.00
Southern Pacific, 4%, 1949	9,062.00	91 97	9,100.00
United Railways, 4%, 1949	9,600.00 20,800.00	72	9,100.00 9,700.00 18,000.00
Virginia Railway & Power Co., 5%, 1934	9,300.00	92 81	9,200.00 20,250.00
Western New York & Penn. 5%. 1937	22,250.00 14,400.00	103	12,360.00
Wilmington City, Del., 5%, 1951	14,400.00 25,750.00 9,750.00	104	26,000.00
Reading Co. and Phila. & Read. C. & Iron, 4%, 1997 St. Louis & San Francisco, 5%, 1918 St. Louis & San Francisco, 5%, 1919 Second Avenue, Pittsburgh, 5%, 1934 Staubenville & Indiana, 5%, 1914 Southern Pacific, 4%, 1949 Terre Haute, Indianapolis & Eastern, 5%, 1945 United Railways, 4%, 1949 Virginia Railway & Power Co., 5%, 1934 Washington, D. C., Terminal, 34%, 1945 Western New York & Penn., 5%, 1937 Wilmington City, Del., 5%, 1951 Wichita Falls & N. Western, 5%, 1940	9,750.00	85	8,500.00
Miscellaneous Bonds:			
Atlantic City Gas Co., 5%, 1960	9,000.00	81	8,100.00
Baltimore Electric Co., 5%, 1947	9,062.00	97	9,700.00

	Book value.	Rate.	Market value.
Consolidated Gas Co., Pittsburgh, 5%, 1948	28,125.00	69	17,250.00
Consumers Power Co. of Minn., 5%, 1929	9,000.00	87	8,700.00
Manufact's, Water Co., Johnstown, Pa., 5%, 1939	10,100.00	100	10,000.00
North Springfield Water Co., of Penn., 5%, 1928 Nevada-California Power Co., Wyoming, 6%, 1927	10.150.00	90	9,000,00
Nevada-California Power Co., Wyoming, 6%, 1927	10,150.00	100	10.000.00
Pennsylvania Lighting Co., 5%, 1940	9,600.00	95	9,500.00
Peoria Gas & Electric Co., Illinois, 5%, 1928	9.937.00	99	9,900.00
Pittsburgh Terminal Warehouse & Transfer Co.,			
5%, 1936	9,950.00	100	10,000.00
Public Service Corporation, N. J., 5%, 1959	9,650.00	89	8,900.00
Meal Estate Title ins. & Tr. Co., Phila., 4%, 1918	17,000.00	93	15,810.00
Republica Argentina, 5%, 1945	9,900.00	99	9,900.00
St. Lawr'ce Pulp & Lum. Corp., N. Y., 6%, 1922-33	23,125.00	99	24,750.00
Utah Lt. & Power Co., 4%, 1980	8,350.00	81	8,100.00
Utah Securities Corp. Va., 6%, 1922	7,900.00	75	7,500.00
Wilmington, Del., Gas Co., 5%, 1949	9,825.00	97	9,700.00
RAILEOAD STOCKS:			
200 shs. Continental Passenger Ry. Co., Phila 30 " Frankford & Southwark Pass. Ry. Co.,	20,000.00	121	24,200.00
Philadelphia	10,500.00	861	10.830.00
200 " Union Passenger Ry. Co., Philadelphia	85,205.00	189	87,800.00
BANK STOCKS:			
100 shs. Quaker City Nat. of Philadelphia, Pa	12.159.00	120	12.000.00
50 " Third Nat., Philadelphia		251	12,550.00
Miscellaneous Stocks: —	22,100.00	-02	10,000
8 shs. General Adjustment Bureau, N. Y	150.00	50	150.00
Phila. Underwriters' Assoc. Deposit	100.00	100	100.00
100 " Texas Pr. & Lt. Co., Texas, Cum. pref.	10,000.00	95	9,500.00
5 "Underwriters' Salvage Co., Chicago, Ill.	500.00	100	500.00
5 " Underwriters' Salvage Co., New York	500.00	150	750.00
250 "United Gas Imp. Co., Phila.	20,407.00	85	21,250.00
1 sh. Western Adjustment Co	150.00	200	200.00
Totals	\$1,486,687,00		\$1,861,440,00

OTTO B. CANDIDUS, Secretary.

# UNITED STATES FIRE INSURANCE COMPANY,

### NEW YORK, N. Y.

CHARLES A. NORRIS, President.

## Commenced Business, April, 1824.

CAPITA  Amount of capital paid up in cash  Amount of ledger assets December 31,			\$1,157,016.35
IN	COME. Fire.		
Gross prems. received during the year	\$1,404,004.87		
Deduct reinsurance, \$341,879.73			
and return premiums,			
\$281,989.94	623,869.67		
Received for premiums		\$780,135.20	
Gross interest on mortgage loans		φιου,100.20	
Gross interest on collateral loans	354.17		
Gross interest on bonds and dividends			
on stocks	39,352.47		
Gross interest on deposits	1,506.72		
Total gross interest		43.623.36	
Agents' balances previously charged of		1,400.00	
Gross profit on sale or maturity of led		2,200.00	•
Bonds	-	464.77	
m	•	<del></del>	
Total income	• • • • • • • • • • • • • • • • • • • •	••••••	825,623.33
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	•••••	\$1,982,639.68
Fire 39			, .

Fire.		
Gross amount paid policy-holders		
for losses (including \$30,379.48,		
occurring in previous years), \$430,079.80		
Deduct amount received for salvage,		
<b>\$</b> 3,582.23		
and for reinsur. in other companies,		•
\$96,826.36 100,408.59		
Net amount paid policy-holders for losses	\$329,671.21	
Expenses of adjustment and settlement of losses	9,514.64	
Commissions or brokerage	277,455.70	
Salaries, fees, and all other charges of officers,	•	
directors, trustees, and home-office employees	14,659.88	
Rents	2,700.00	
Advertising, \$807.92; printing and stationery,	_,	
\$3,450.76	4,258.68	
Postage, telegrams, telephone, and express	3,486.94	
Legal expenses	1,560.33	
Underwriters' boards and tariff associations	5,322.08	
Fire department, fire patrol and salvage corps	0,022.00	
assessments, fees, taxes and expenses	2,750.94	
Inspections and surveys	1,185.86	
State taxes on premiums	10,547.88	
Insurance-department licenses and fees,	3,507.48	
Federal corporation tax	109.68	
State, county and city taxes		
	2,333.71	
Sundry expenses	250.40 237.50	
Paid stockholders for interest or dividends (amount	257.50	
· ·	00 000 00	
declared during the year)	28,000.00	
Gross loss on sale or maturity of ledger assets, viz.:	10 770 10	
Stocks	10,552.19	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	708,105.10
Balance		\$1,274,534.58
LEDGER ASSETS.		
Mortgage loans on real estate	\$51,000.00	
Loans secured by collateral (Schedule C)	10,000.00	
Book value of bonds, \$478,285.15, and stocks,		
\$515,545.81 (Schedule D)	993,830.96	
Cash in company's office	184.65	
Deposits in trust companies and banks not on		
interest	10.00	
Deposits in trust companies and banks on interest	119,953.01	
Agents' balances, under three months due	99,555.96	
Total ledger assets, as per balance	•••••	\$1,274,534.58

#### NON-LEDGER ASSETS.

Interest on mortgages	Accrued. \$777.92	
Interest on bonds	3,382.88	
Total interest accrued		4,160.80
Gross assets		<b>\$1,278,695.38</b>
DEDUCT ASSETS NOT ADMITTED	<b>)</b> .	
Book value of bonds and stocks over market value (Sch		82,431.96
Total admitted assets		\$1,196,263.42
LIABILITIES.		
Gross losses adjusted and unpaid	\$21,430.50	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December	05 700 00	
31 not reported	85,722.09 2,500.00	•
Gross claims for losses resisted	2,500.00	_
Total	\$109,652.59	•
Deduct reinsurance due or accrued	49,002.82	
Net amount of unpaid losses and claims	• • • • • • • • • • • • • • • • • • • •	\$60,649.77
Unearned premiums on fire risks		522,815.49
Salaries, rents, expenses, bills, accounts, fees, etc., due	or accrued	1,000.00
Estimated federal, state and other taxes hereafter pay	able	10,000.00
Total liabilities, except capital		\$594,465.26
Capital paid up in cash	\$400,000.00	
Surplus over all liabilities	201,798.16	
Surplus as regards policy-holders		601,798.16
Total	• • • • • • • • • • •	\$1,196,263.42
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of a	ll policy-holder	rs.)
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Virginia	\$20,090.00	\$6,177.94
Georgia Special deposits in excess of corresponding liabilities, \$18,1	10,000.00 L78.71.	5,733.35
RISKS AND PREMIUMS, 1913.		
Fire.  In force December 31, 1912	Risks. \$81.608.747	Premiums. \$871,072.87
Written or renewed during the year  Excess of original premiums over amount received for reinsurance	\$81,608,747 136,740,257	1,404,004.87 69,337.77
Totals  Deduct those expired and marked off as terminated	\$218,849,004 96,743,074	\$2,344,415.01 1,031,732.60
<del>-</del>		
In force at the end of the year 1913  Deduct amount reinsured	\$121,605,980 81,819,711	\$1,312,682.41 843,239.98
Net amount in force December 31, 1913	\$89,786,219	\$969,442.48

RECAP	TULATION OF FIRE RIS	KS AND PREMIUS	<b>48</b> .	
Year.		ross premiums		Premiums
Written. Term. 1913 One year or less	Amount.	charged. U: \$538,991.35	nearned. 1–2	unearned. \$269,495.68
1912)	\$50,079,648 827,350 303,784	3,892.04	1-4 3-4	973.01
1913 } Two years 1911 }	303,78 <b>4</b> 7,146,337	3,892.04 3,589.01 78,813.17	3-4 1-6	973.01 2,691.75
1912 } Three years	11,076,393 15,763,738	121.526.16	1-2	13,135.53 60,763.08
1913   1910	15,763,738	155,124.54 900.19	5-6	129,270.45 112.52
1911 (	54,562 13,568 68,870	163.24	1-8 3-8 5-8	61.21
1912   Four years 1913	68,870 67,789	848.91 1,135.96	5–8 7–8	580.62 993.96
10001	227 204	3,604.79	1-10	860.48
1910 (	312,698	3,604.79 6,792.68 8,607.27	3-10	2,037.80
1910 1911   Five years 1912	1,140,000	14,315.34	3-10 1-2 7-10	4,303.64 10,020.74
1918 J Over five years	2,528,257 30,750	14,315.34 30,727.66 410.12	9–10	27,654.90 410.12
	<del></del>		ro rata	
Totals	\$89,786,219	\$969,442.43		\$522,815.49
	GENERAL INTERRO	GATORIES.		
Largest gross aggregate	amount insured in a	ny one hazard	located	
Largest gross aggregate anywhere in the United reinsurance, whether the	e same be in admitte	i or non-admitte	d com-	
panies?			Answer	\$40,000.00
value?	panys stock owned b	y the directors	at par Answer	317,600.00
Total amount loaned to di	rectors or other officer	5?	Answer	None.
value? Total amount loaned to district amount loaned to sto What interest, direct or income and the storage of	irect, has this compan	y in the capital	Answer stock of	10,000.00
any other insurance con	mpany?		Answer	None.
directly or indirectly, by	al stock of this compa any other corporation	ny owned or con	Answer	No.
any other insurance colls a majority of the capit directly or indirectly, by Has this company guarant now in force?	eed policies issued by	any other compa	ny, and	No.
now in torce			2/10/00/01	
guara alaba malatan	BUSINESS IN CONNEC			Fire.
Gross risks written Less \$457,411.00 risks of panies authorized in	anceled, and \$509,097.	.00 reinsurance i	n com-	\$2,645,258.00
panies authorized in	Connecticut	• • • • • • • • • • • • • • • • • • • •	• • • • • •	966,508.00
Net risks written				\$1,678,750.00
Gross premiums on risks	written			\$28,121.18
Gross premiums on risks Less \$3,692.77 return pr ance in companies	authorized in Connecti	cut	A1118ffL-	9,347.12
	d			\$18,774.06
				\$8,140.73
Less losses on risks rein	sured in companies av	ithorized in Con	necticut	919.74
Net losses paid				\$7,220.99
Losses incurred				\$7,220.88
Less losses on risks rein	isured in companies at	thorized in Con	necticut	261.25
Net losses incurred .		• • • • • • • • • • • • • • •	• • • • • •	\$6,959.63
		<del></del>		
	Schedule C. Loans or	Collateral.		
	Pe	ar value. Market	value.	Amount loaned.
Sanborn Map Co		5,000.00 \$14	,000.00	\$10,000.00
Schedule L	). Bonds and Stocks o	oned by the Con	ıpany.	
MUNICIPAL E	BONDS:	Book value.	Rate.	Market value.
MUNICIPAL E. Atlanta, Ga., 44%, 1917 Atlanta, Ga., 44%, 1918 Atlanta, Ga., 44%, 1920 Atlanta, Ga., 44%, 1920 Atlanta, Ga., 44%, 1920 New York City, 34%, 19		. \$3,038.81		\$3,000.00
Atlanta, Ga., 4 % %, 1918 Atlanta, Ga., 4 % %, 1920		. 2,026.56 1,017.08	100 100	2,000.00 1,000.00
Atlanta, Ga., 41, %, 1919		3,045.81	100	8,000.00
New York City, 314%, 1920	15	. 1,017.08 . 16,880.00	100	1,000.00 15,840.00
New York City, 31, %, 19	27	. 16,880.00 74,591.25	99 92	63,480.00 17,000.00
New York City, 34, 76, 199 New York City, 84, 96, 199	40	20,000.00 21,475.00	87	17,000.00 17,400 00
New York City, 81, %, 19	52	53,990.00	85	17,400.00 42,500.00
New York Unty, 573%, 19	UB	. 110,000.00	50	98,500.00

	Book value.	Rate.	Market value.
ork City, 3½ %, 1954	3,150.00	85	2,975.00
ork City, 3½ %, 1955	44,564.06	84	37,800.00
c, va., 4%, 1929	937.50	92	920.00
k, Va., 4%, 1938	8,437.50		8,010.00
ond, Va., 4%, 1945	11,180.40	93	11,160.00
RAILROAD BONDS: -			
eake & Ohio, 41/2 %, 1930	9,700.00	80	8,000.00
ork, New Haven & Hartford, 3% %. 1956	10,000.00	68	6.800.00
rn Pacific Co., 4%, 1929	24,750.00	86	21,500.00
MISCELLANEOUS BONDS: -			
an Tel. & Tel. Co., 41/2 %, 1933	58,489.10	96	57,600.00
RAILROAD STOCKS: -			
hs. Atlantic Coast Line. com.	40,265,00	120	36,000.00
" Delaware & Hudson	35,162,50	153	30,600.00
Great Northern, pref	13,287.50	127	12,700.00
" Great Northern, pref. 3rd subscrip, paid	10,362.50	127	10,700.00
Lehigh Valley	16,981.25	155	15,500.00
Northern Facine	35,087.50	109	32,700.00
Southern Facine, com,	33,127.00	90	27,000.00
" Union Pacific, com	17,304.80	158	15,800.00
BANK STOCKS: -			
as. First Nat. of New York City	50,250.00	932	46,600.00
Fourth Nat. of New York City	20,120,00	170	17,000.00
" Hanover Nat. of New York City	39,195.00	631	36,598,00
Nat. of Commerce in New York City.	28,075.00	172	25,800.00
Nat. Fark of New York City	25,100.00	352	24,640.00
" Peoples Nat. of Hackensack, N. J	36,000.00	275	55,000.00
MISCELLANEOUS STOCKS: -			
as. American Tobacco Co., pref	10,304.46	104	10,400.00
" Lehigh Valley Coal Sales Co	1,000.00	210	1.050.00
Rights on 20 shs. Leh. Val. C'l Sales Co.		20	200.00
	10,736.43	113	11,300.00
racine rei, & rei, Co., brei	9,512.50	87	8,700.00
P. Lorillard & Co., pref.	11,310.76	112	11,200.00
Pullman Company	16,162.50	153	15,300.00
Sauborn Map Company	29,500.00	280	28,000.00
washington water rower co	26,701.11	119	23,800.00
Rights on 200 shs. Wash. W'r Pr. Co. St'k		\$1.63	326.00
Totals	\$993,830.96		\$911,399.00

State of the state

# WESTCHESTER FIRE INSURANCE COMPANY,

## NEW YORK, N. Y.

# Commenced Business, January, 1870.

GEORGE R.	CRAWFORD.	President.	Orro E.	SCH ARREN	Secre

CAPITAL STOCK.		
Amount of capital paid up in cash		\$5,551,652.10
INCOME.		
Fire.		
Gross prems. received during the year \$5,320,486.39		
Deduct reinsurance,	•	
\$1,156,958.20		
and return premiums,		
\$960,147.29 2,117,105.49		
Received for premiums	\$3,203,380.90	
Gross interest on mortgage loans \$8,345.73		
Gross interest on bonds and divi-		
dends on stocks 207,302.36	•	
Gross interest on deposits 3,398.44		
Gross rents from company's property 108.00		
Total gross interest and rents	219,154.53	
Refund	48.25	
Agents' balances previously charged off	164.94	
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks	5,843.72	
Total income		3,428,59 <b>2.34</b>
Sum of both amounts		\$8,980,244.44

Fire. Gross amount paid policy-holders		
for losses (including \$357,277.33		
occurring in previous years) \$2,520,943.93		
Deduct amount received for salvage,		
\$16,049.76		-
and for reinsur. in other companies,		
\$630,834.25		
Net amount paid policy-holders for losses	\$1,874,059.92	•
Expenses of adjustment and settlement of losses	38,648.46	
Commissions or brokerage	625,208.90	
Salaries, \$136,307.44, and expenses, \$129,326.05, of	.,	
special and general agents	265,633.49	
Salaries, fees, and all other charges of officers,	•	
directors, trustees, and home-office employees	115,787.55	
Rents	25,044.43	
Advertising, \$5,787.03; printing and stationery,		
<b>\$</b> 38,265.21	44,052.24	
Postage, telegrams, telephone, and express	25,244.70	
Legal expenses	1,069.96	
Furniture and fixtures	3,588.34	
Maps, including corrections	17,786.90	
Underwriters' boards and tariff associations	37,337.83	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	14,611.37	
Inspections and surveys	20,776.92	·
Repairs and expenses (other than taxes) on real		
estate	1.92	
Taxes on real estate	108.36	
State taxes on premiums	62,982.88	
Insurance-department licenses and fees	17,341.25	
Federal corporation tax	1,187.00	
Municipal taxes and licenses	13,769.39	
Collection and exchange	2,152.92	
Paid stockholders for interest or dividends (amount		
declared during the year)	120,000.00	•
Decrease in liabilities during year, on account of		
reinsurance treaties	31,596.84	
Agents' balances charged off	4,626.02	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Stocks	5,843.72	
		0.000 403 03
Total disbursements	• • • • • • • • • • • • • • • • • • • •	3,368,461.31

Balance ...... \$5,611,783.13

LEDGER	ASSETS.		•
Book value of real estate		<b>\$5,876.00</b> 128,110.00	
Book value of bonds, \$977,066.11, ar	ad stocks,	ŕ	
\$3,762,222.39 (Schedule D) Deposits in trust companies and banks	not on in-	4,739,288.50	
terest		3,159.85	
Deposits in trust companies and banks of	on interest	293,972.92	
Agents' balances, under three months due	e	420,424.98	
Agents' balances, over three months due		17,710.83	
Due for reinsurance on losses paid	••••••	3,240.05	
Total ledger assets, as per balance .	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 5,611,78 <b>3.13</b>
Non-ledgei	R ASSETS,		•
•	Due.	Accrued.	•
Interest on mortgages	<b>\$</b> 417.00	\$636.39	
Interest on bonds	•••••	10,132.49	
Total interest due and accrued	<b>\$</b> 417.00	\$10,768.88	11,185.88
Gross assets	• • • • • • • • • • • • • • • • • • • •	•••••	\$5,622,969.01
DEDUCT ASSETS	NOT ADMITT	ED.	
Agents' balances, representing business	s written		
prior to October 1, 1913		\$17,710.83	
Book value of bonds and stocks over man	rket value		
(Schedule D)	• • • • • • • • • • • • • • • • • • • •	414,501.00	
Total	·		432,211.83
Total admitted assets	• • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$5,190,757.18
LIABILI	ITIES.		
Gress losses adjusted and unpaid Gross claims for losses reported and unplus reserve for losses incurred prior to	nadjusted, <b>December</b>	\$114,253.00	
31 not reported		286,871.98	
Gross claims for losses resisted	• • • • • • • •	23,355.43	
Total		\$424,480.41	
Deduct reinsurance due or accrued		134,907.28	
	•		
Net amount of unpaid losses and claim			\$289,573.13
Unearned premiums on fire risks	•••••		3,275,331.22
Estimated federal, state and other taxes			65,000.00
Reserve for all contingencies	• • • • • • • • • •		10,000.00
Total liabilities, except capital		• • • • • • • • • • • • • • • • • • • •	\$3,639,904.35

Capital paid up in cash	0,000.00 0,852.83
Surplus as regards policy-holders	1,550,852.83
Total	<b>\$5,190,757.18</b>

#### SPECIAL DEPOSITS.

## (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
ew Mexico	\$10,000.00 10,000.00	\$33,972.18 10.297.68
rginia	16,000.00 97.500.00	32,955.54 78,660.82
pecial deposits in excess of corresponding liabilities, \$18.		10,000.02

#### RISKS AND PREMIUMS, 1913.

Fire.		
	Risks.	Premiums.
In force December 31, 1912	\$705,926,582 510,826,970	\$7,093,995.35 5,320,486.89
Total Deduct those expired and marked off as terminated		\$12,414,481.75 4,663,962.28
In force at the end of the year 1913	\$786,896,161 138,802,945	\$7,750,519.47 1,415,559.47
Net amount in force December 31, 1913	\$648,093,216	\$6,334,960.00

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount.	Gross premiums charged. Unearne	Premiums i. uncarned.
1913 One year or less	\$179,705,099	\$2,001,751,56 1-2	\$1,000,875.78
1912)_	2,607,021	27.182.49 1-4	6,795.62
1913 Two years	3,384,635	36,674,37 3-4	27,505.77
19111	96,424,693	839.679.88 1-6	139,946.65
1912 Three years	109.797.008	952,610.29 1-2	476,305,14
1913	120,075,143	1.086.174.02 5-6	863,478.35
19101	1.516.870	14.753.09 1-8	1.844.13
1911 /	1,058,470	10.198.70 3-8	3,824.51
1912   Four years	1,648,930	13.619.88 5-8	8,512.42
1913	1,929,774	14.892.96 7-8	13,031.33
19091	21,219,844	232,515.79 1-10	23,251.58
1910	23,840,120	265,430.02 8-10	79,629.00
1911 Five years	26,825,270	274,723.59 1-2	137,361.79
1912	28,066,594	293,456,45 7-10	205,419,48
1913	28,418,137	311.566.28 9-10	280,409.58
Over five years	1,575,608	9,730.68 pro rate	
Totals	\$648,093,216	\$6,834,960.00	\$3,275,331.22

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for	•
reinsurance, whether the same be in admitted or non-admitted com- panies?	<b>\$</b> 50,000.00
value?	777,870.00
Total amount loaned to directors or other officers?	None.
Total amount loaned to stockholders not officers?	None.
of any other insurance company?	None.
directly or indirectly, by any other corporation?	No.
now in force?	No.

Business in Connecticut			Fire.
Gross risks written Less \$1,194,159.00 risks canceled, and \$568,846.00 panies authorized in Connecticut	reimburance in	ı com-	12,062,708.00 1,763,005.00
		:	<del></del>
Oross premiums on risks written			\$106,461.74
surance in companies authorized in Connecticut			13,872.75
Net premiums received			\$93,088.99
Less losses on risks reinsured in companies author	ized in Conne	ecticut	\$33,516.57 5,015.46
Net losses paid		• • • •	\$28,501.11
Less losses on risks reinsured in companies author	ized in Conne	ecticut	\$40,417.69 8,468.37
Net losses incurred		•••••	\$31,949.82
Schedule D. Bonds and Stocks owned			Market l
STATE AND MUNICIPAL BONDS:	Book value.	Rate. 100	Market value.
Georgia State, 4½%, 1915 New Mexico Territory, 4%, 1933	\$11,627.15 10,336.67	100	\$10,000.00 10,000.00
New York City, 3%, 1950	10,336.67 154,212.48	76	114.000.00
New York City, 3½%, 1940	169,326.88 43,683.74	83 83	124,500.00 41,500.00
New York City, 4%, 1955	9,950.00	96	9,600.00
New York City, 4%, 1956	9,950.00	96	9,600.00
New York City, 4%, 1959	29,987.51 50,906.25	96 9714	28,800.00 48,750.00
New York State, 4%, 1961	61,012.50	9714 9714	48,750.00 58,500.00
Georgia State, 4½%, 1915  New Mexico Territory, 4%, 1933  New York City, 3%, 1950  New York City, 3½%, 1940  New York City, 3½%, 1954  New York City, 4%, 1955  New York City, 4%, 1956  New York City, 4%, 1959  New York State, 4%, 1961  Niew York State, 4%, 1961  Richmond, Va., 4%, 1921	16,142.30	100	16,000.00
RAULROAD BONDS:			
Canada Southern, 5%, 1962	53,431.25	1031/4	51,625.00 50,500.00 36,250.00 48,750.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	51,495.63 46,000.00	101	50,500.00
Delaware & Hudson Co., 4%, 1921	51,023.75	977	48,750.00
Fort Worth & Rio Grande, 4%, 1928	35.100.00	71 1/4	34,004.30
New York, New Haven & Hartford, 6%, 1948	69,255.00	101 721 974 714 105% 714	52,875.00 35,625.00
New York, New Haven & Hartford, 6%, 1948 St. Louis & San Francisco, 4%, 1951 United Railway Investment Co., 5%, 1926	39,487.50 41,750.00	85 7	42,500.00
MISCELLANEOUS BONDS: -			
Mortgage Bond Co., of New York, 4%, 1966	22,437.50	90	22,500.00
RAILROAD STOCKS: —	E7 EE0 00	270	108,000.00
400 shs. Albany & Susquehannah	57,550.00 124.750.00	98	117.600.00
500 " Atlantic Coast Line	124,750.00 77,737.51 98,056.25	117	117,600.00 58,500.00
5000 " Brooklyn City	98,056.25 33,500.00	170 69	85,000.00 34,500.00
1000 " Chicago, Milwaukee & St. Paul, pref	148,051.57	140	140,000.00
1000 "Chicago, Milwaukee & St. Paul, pref 1000 "Chicago, Milwaukee & St. Paul, com	113,351.58	100 128	100,000.00
	144,840.63 77,425.00	40	128,000.00 40,000.00
1000 " Delaware & Hudson Co	77,425.00 188,350.00	153	153,000.00
300 "Frankford & Southwark	110,400.00 126,906.25	736 126%	110,400.00 126,375.00
1000 " Illinois Central	177.450.00	108	108,000.00
1200 " Louisville & Nashville	171,150.00 247,250.00	1331/2	160 200.00
1500 " Manhattan Railway Co., New York, N. Y. 1250 " New York Central & Hudson River	159.875.00	128 92	192,000.00 115,000.00 245,000.00 120,000.00
1400 " New York & Harlem	159,875.00 162,487.50 102,963.89	350	245,000.00
1000 " New York, Lackawanna & Western 1000 " Northern Pacific	102,963.89 125,187.50	120 109	120,000.00 109,000.00
800 "Oswego & Syracuse	86,528.40	200	80,000.00
2000 " Pennsylvania	138.140.62	109%	109.625.00
2000 "Reading Company, first pref	93,125.00 76,400.00	87 168 1/4	87,000.00 84,250.00
1200 " Rensselaer & Saratoga	76,400.00 214,580.78	175	210,000.00 88,750.00
2000 "Reading Company, first pref.  2000 "Reading Company, first pref.  1000 "Reading Company, com.  1200 "Rensselaer & Saratoga  1000 "Southern Pacific Co  270 "Southern Pacific Co.	124,175.00 24,912.36	88% 95	88,750.00 25,650.00
1000 " Southern Railway Co., pref	99,675.00	7614	76,500.00
	•		

# WESTCHESTER FIRE INSURANCE COMPANY.

	ROOK ASING.	Kate.	market value,
Syracuse, Binghamton & New York	82,950.00	800	150,000.00
Union Pacific	189,137.50	155	155,000.00
K AND TRUST COMPANY STOCKS:			
Bridgeport Trust Co	8,332.50	170	8,500.00
Chatham & Phenix National, N. Y	27,800.00	180	27,000.00
MISCELLANEOUS STOCKS: -			
Am. Tel. & Tel. Co., Boston, Mass	140,678,18	119	119.000.00
Underwriters Salvage Co., N. Y Westchester & Bronz Title & Guar. Co	1,000.00	100	1,000.00
White Plains, N. Y.	7,504.47	160	8,000.00
Totals	\$4,739,288.50		\$4,824,787.50

WM. H. NIMICK, President.

# THE WESTERN INSURANCE COMPANY,

#### PITTSBURGH, PA.

# Commenced Business, May, 1849.

,			
CAPITA	AL STOCK.		
Amount of capital paid up in cash Amount of ledger assets December 31,			\$972, <del>94</del> 9.15
INC	COME.		
	Fire.		
Gross prems. received during the year	\$821,394.09		
Deduct reinsurance,			
\$112,426.03			
and return premiums,			
\$159,030.05	271,456.08		
Received for premiums		\$549,938.01	
-	<b>\$</b> 5.711.55	<b>4010,000.01</b>	
Gross interest on bonds and divi-	<b>,,,</b> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
dends on stocks	32,838.11		
Gross interest on deposits	521.67		
Gross rents from company's property	276.00		
		00.047.00	
Total gross interest and rents Gross increase, by adjustment, in bo		39,347.33	
ledger assets, viz.:	ok value of		
Bonds		469.00	
Total income	• • • • • • • • • • • • • • • • • • • •		589,754.34
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	\$1,562,703.49

D. DALLAS HARE, Secretary.

# DISBURSEMENTS.

amount paid policy-holders losses (including \$50,603.23,	
arring in previous years) \$399,197.72 t amount received for salvage,	
.14	
reinsur. in other companies,	
for discount,	
3 66,848.64	
et amount paid policy-holders for losses	\$332,349.08
ses of adjustment and settlement of losses	8,991.91
ances to local agencies for miscellaneous	141,809.87
es, \$10,916.98, and expenses, \$11,487.87, of	• 205.00
cial and general agents	22,404.85
es, fees, and all other charges of officers,	
ectors, trustees, and home-office employees	38,086.49
	7,880.52
tising, \$1,239.63; printing and stationery,	
510.15	5,749.78
ge, telegrams, telephone, and express	4,477.34
expenses	541.70
ture and fixtures	239.97
including corrections	1,702.21
writers' boards and tariff associations	6,621.68
department, fire patrol and salvage corps	
ssments, fees, taxes and expenses	5,798.77
tions and surveys	1,617.72
rs and expenses (other than taxes) on real	
te	58.08
on real estate	63.30

taxes on premiums .....

ies ...

ance-department licenses and fees ......

al corporation tax ......

n capital ......

llaneous licenses, fees and taxes ......

ums on bonds .....

rial bureaus .....

ting agencies .....

ors .....

taining .....

supplies .....

stockholders for interest or dividends (amount lared during the year) ...... 10,591.61

3,237.90

1,008.00

33.67

745.92

245.78

371.25

791.50

330.25

1,500.00

210.82

672.81

24,000.00

Agents' balances charged off		16.91	
Real estate	c value of	50.00	
Bonds	••••••	1,504.67	
Total disbursements	•		623,909.36
Balance		•••••	\$938,794.13
LEDGER	ASSETS.		
Book value of real estate		\$1,992.38	
Mortgage loans on real estate		60,000.00	
Book value of bonds, \$712,527.54, as			
\$23,081.88 (Schedule D)		735,609.42	
Cash in company's office		2,431.00	
Deposits in trust companies and banks of		39,865.88	
Agents' balances, over three months due		1,271.76	
Agents' balances over three months due Bills receivable, taken for fire risks		1,271.76 1,633.09	
bills receivable, taken for me risks		1,055.09	
non-ledgei	R ASSETS.		
	Due.	Accrued.	
Interest on mortgages	\$117.00	\$860.49	
Interest on bonds	•••••	10,394.65	
Total interest due and accrued .	\$117.00	\$11,255.14	11,372.14
Market value of real estate over book val	ue	• • • • • • • • • • • • • • • • • • • •	1,507.62
Gross assets	•••••	•••••	\$951,673.89
DEDUCT ASSETS 1	NOT ADMITTE	D.	
Agents' balances, representing business			
prior to October 1, 1913		\$1,271.67	
Bills receivable, past due, taken for maris		1 400 00	
and fire risks		1,633.09	
(Schedule D)		24,319.47	
Total	- 		27,224.23
Total admitted assets		•	\$924,449.66

THE PARTY OF	LIABILITI			nt lagracii	
losses adjusted and a claims for losses r			\$1	4,441.44	
reserve for losses in	ARROGEROUS SERVICE CENTRY OF				An Charter
ot reported	29 March 1997 - 1973 10 1915 - 251 1551		3	2,276.64	
claims for losses res				6,770.15	The second
		A		-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
tal		Aux. 10	85	3,488.23	
reinsurance due or				9,162.16	
Temsurance due or	accided			0,102.10	
t amount of unpaid	losses and claims	To an almost	HW TON		\$44,326.07
ed premiums on fire					543,847.90
s, rents, expenses, b					200.00
ted federal, state an					4,300.00
bed rederally state an	a other thates here	arter pays			4,000.00
tal liabilities, except	canital		1		\$592,673.97
paid up in cash				0,000.00	φυσ2,010.51
s over all liabilities				1,775.69	
s over all madificles			0	1,110.00	
rplus as regards po	liev-holders				331,775.69
ipius as regards po	ncy-norders				551,115.05
Total					\$924,449.66
10001					φυΣτ, ττυ.00
	RISKS AND PREMI				
Desember 01 1010		ire.		Risks.	Premiums.
December 31, 1912 . or renewed during the	he year		511	7,157,244 5,215,119	\$1,214,035.61 821,394.09
tals			\$19	2 372 363	\$2 035 429 70
those expired and m	arked off as termi	nated	7	2,372,363 5,471,440	\$2,035,429.70 817,206.54
force at the end of th amount reinsured	e year 1913		\$11	6,900,923 4,688,077	\$1,218,223,16 170,308.76
			-		
t amount in force De				2,212,846	\$1,047,914.40
RECAPITU	LATION OF FIRE RI			UMS.	The second
. Term.	Amount.	Gross premi	iums.	Unearned.	Premiums unearned.
one year or less .	\$28,336,220	\$325,80	3.76	1-2	\$162,901.88
Two years	363,333 226,029	2,75	7.22	1-4 3-4	689.30 2,001.94
	16,749,097 18,857,912 21,100,627	148,97 174,12	2.31	$1-6 \\ 1-2$	24,828.72 87,064.87 163,216.23
Three years	21.100.627	195,85	9.75	5-6	163.216.23
	71.350	72	3.85	1-8	90.48
Four years	222,470	2,51	6.74	3-8 5-8	943.78
	80,544 108,061	1.62	6.93	7-8	548.08 1,422.73
THE STORT WY, OF D.	2,588,677	31,58	6.04	1-10	3,158.60
Five years	3,235,367 3,345,171	38,09 38,91	5.22	3-10 1-2	11,427.94 19,457.61
TIO JUNEO	3,345,171 3,593,377 3,254,876	43,75	7.01	7-10	30,629.91 34,994.26
over five years	3,254,876 79,735	38,88	$\frac{2.51}{5.21}$	9-10 pro rata	34,994.26 471.57
THE RESERVE OF THE PARTY OF THE		E. F. 47.11		pro rusus	The state of the s
Totals	\$102,212,846	\$1,047,91			\$543,847.90
G	ENERAL INTERR	OGATORIE	S.	dente a	
gross aggregate and here in the United Surance, whether the	tates without and	any one	nazar	d located	
urance, whether the	same be in admitt	ed or non-	admi	ted com-	red organism
amount of the compa	ny's stock owned	by the di	rector	Answer	\$30,000.00
?	my s stock owned	of the di		Answer	54,000.00

Total amount loaned to directors or other officers?	inswer ' Inswer ' Inswer of  Inswer  Irolled,  Inswer  y, and  Inswer	None. None. None. No. Pire.
Gross risks written	com-	\$756,131.00 252,445.00
Net risks written  Gross premiums on risks written  Less \$1,557.87 return premiums, and \$1,700.10 premiums for respect to companies authorized in Connecticut	insur-	\$503,686.00 \$13,499.43 3,257.97
Net premiums received	ecticut	\$10,241.46 \$10,451.67 1,266.98
Net losses paid  Losses incurred  Less losses on risks reinsured in companies authorized in Conn	ecticut	\$9,184.69 \$9,568.13 1,266.98
Net losses incurred	•••••	<b>\$8,3</b> 01.15
Schedule D. Bonds and Stocks owned by the Com COUNTY AND MUNICIPAL BONDS: — Book value.  Allegheny County, Pa., 4%, 1940		Market value.
Allegheny County, Pa., 4%, 1940 \$5,025.00	100	\$5,000.00
Allegheny County, Pa., 4%, 1939       22,188.91         Allegheny County, Pa., 4%, 1930       20,000.00         Allegheny County, Pa., 4%, 1936       9,987.50         Allegheny County, Pa., 4%, 1942       35,175.00	100 100	\$5,000.00 22,000.00
Allegheny County, Pa., 4%, 1936	100	20,000.00 10,000.00
Allegheny County, Pa., 4%, 1942	100	35,000.00
Butler, Pa., 4%, 1919	· 100	5,000.00 4,000.00
Connellsville, Pa., 4%, 1919	100	4,000.00
Duquesne, Pa., 4.5%, 1914	100 102	1,000.00 15,300.00
East McKeesport, Pa., 5%, 1918-23 971.70	103.5	1,035.00
East Pittsburgh, Pa., 4.5%, 1928-34	104 104.5	31,200.00 3,135.00
Emsworth, Pa., 4.5%, 1936	105	10,500.00
Edgewood, Pa., 4.5%, 1932 3,000.00 Emsworth, Pa., 4.5%, 1936 10,698.00 Freedom, Pa., 4.5%, 1914-18 2,707.50 Freedom, Pa., 5%, 1914-18 3,486.00	100 100	2,500.00 3,000.00
Harmony, Beaver County, Pa., 5%, 1934-5 5,849.50	110	5.500.00
Monaca, Pa., 4.5%, 1914-21	101	8 080 00
Parnassus, Pa., 5%, 1917	108 100 114	7,210.00 3,000.00 17,100.00 31,700.00
Pittsburgh, Pa., 5%, 1938	114 100	17,100.00
Pittsburgh, Pa., 4.25%, 1924 2,000.00	100	2.000.00
Pittsburgh, Pa., 4.25%, 1924       3,000.00         Pittsburgh, Pa., 4.25%, 1924       7,000.00         Ponce, Porto Rico, 6%, 1922       11,197.00         Port Vue, Pa., 4.5%, 1922-32       14,887.50	100	3,000.00 7,000.00
Ponce. Porto Rico. 6%, 1922	100 101	10,100.00
Port Vue, Pa., 4.5%, 1922-32	100	15,000.00
South Orange, Essex Co., N. J., 4.5%, 1932-° 14,859.19 West Homestead, Pa., 4%, 1914-31 23,715.30	104 100	15,182.00 23,000.00
Wilkinsburg, Pa., 4½%, 1915	100	10,000.00 10, <b>200.</b> 00
Wilkinsburg, Pa., 1920 10,000.00	102	10,200.00
RAILROAD BONDS:—  Ardmore Street, 5%, 1958 4,975.00 Beaver Valley, Pa., Trac. Co., 5%, 1950 8,200.00 Chicago Railways Co., 5%, 1927 10,000.00 Fort Wayne & Wabash Valley Trac. Co., 5%, 1984 19,000.00 Jamestown, Franklin & Clearfield, 4%, 1959 23,687.50 Lexington Ave. & Pavonia Ferry, 5%, 1993 20,212.50 New York, Westchester & Boston, 4.5%, 1946 9,800.00 Norfolk & Southern, 5%, 1954 20,000.00 Northwestern Penn., 3 to 5 %, 1947 8,500.00 Peekskill Lighting & R. R. Co., 5%, 1930 9,800.00 Pittsburgh & Butler St. Ry. Co., 5%, 1935 9,900.00 Youngstown & Sharon Ry. & Light Co., 5%, 1931 3,000.00	98 100 100 92 95 100 98 101 75 97 70	4,900.00 8,000.00 10,000.00 18,400.00 23,750.00 9,800.00 20,200.00 9,700.03 7,000.03 3,000.00
10477Patout # preson 14. # miles on't 0.101 1001.	-00	-,000.00

MISCELLANBOUS BONDS: -	Book value.	Rate.	Market value.
Atlanta, Ga., Water & Elec. Pr. Co., 5%, 1948	3.900.00	98	3.920.00
Birmingham, Ala., Water Works Co., 5%, 1989	15,000.00	98	14,700.00
City Water Co., East St. Louis, Ill., 5%, 1914	5.000.00	100	5.000.00
Connellsville, Pa Water Co., 5%, 1939	4,100.00	100	4.000.00
Duquesne Club, Pittsburgh, Pa., 5%, 1932	12,300.00	100	12,000.00
Ellsworth Coal Co., 5%, 1921	11,280.00	95	11.400.00
H. C. Frick Coke Co., 5%, 1915-19	15.222.00	103	15,450.00
Illinois Steel Co., 4.5%, 1940	23.781.25	90	22,500.00
Jacks Run Bridge Co., 5%, 1932	4.000.00	100	4,000.00
Jones & Laughlin Steel Co., 5%, 1939	9,987.50	100	10,000.00
M'quette and Bessemer D'k & Nav. Co., 4.5%, 1933	15,000.00	100	15,000.00
Maryland & Georges Creek Coal Co., 6%, 1932	19,500.00	100	20,000.00
Mon'hela Val. Water Co., McKeesp., Pa., 5%, 1931	11,220.00	100	11,000.00
New Castle, Pa., Water Co., 5%, 1941	9,360.00	100	9,000.00
Penn. Water Co., Wilkinsburgh, Pa., 5%, 1929	10,850.00	101	10,100.00
Pitts. & Allegheny, Pa., Bridge Co., 5%, 1930	4,947.95	100	4,947.95
Pittsburgh-Buffalo Co., 5%, 1929	9,975.00	100	10,000.00
Pittsburgh Coal Co., 5%, 1954	10,000.00	109	10,900.00
Racine Water Co., Racine, Wis., 5%, 1931	5,000.00	100	5,000.00
St. Joseph, Mo., Water Co., 5%, 1944	10,000.00	95	9,500.00
Suburban Gas Co., Philadelphia, Pa., 5%, 1952	5,000.00	100	5,000.00
Waynesburg, Pa., Water Co., 6%, 1925	4,900.00	100	5,000.00
MISCELLANEOUS STOCKS:			
90 shs. Adirondack Elec. Power Corp., com. )		13.5	1,215.00
60 " Adirondack Elec, Power, Corp., pref.	14.551.88	49	2.940.00
8 " General Adjust. Bureau, N. Y	400.00	100	400.00
8 " Kentucky Securities Corp., com }	200.00	25	200.00
80 " Kentucky Securities Corp., pref	7.480.00	70	5.600.00
5 " Underwriters' Salvage Co., Chicago, Ill.	500.00	100	500.00
1 sh. West. Adj. & Inspection Co., Chicago, Ill.	150.00	200	200.00
Totals	\$735,609.42		\$711,289.95

# THE WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

#### NEW YORK CITY.

## Commenced Business, March, 1853.

(IFORGE	D	RRANGON	President
U+KOROK	ĸ.	BRANSON.	President.

Delaware, L. & W. R. R. .....

DAVID J. BURTIS, Secretary.

\$5,192,299.12

#### CAPITAL STOCK.

Amount of ledger assets December Williamsburgh City Fire	1912, Nassau	1,390,454.30
INC	COME.	
Gross prems. received during the year Security Deduct reinsurance, \$895,385.59	Fire. \$4,229,506.20	
and return premiums, \$753,575.27	1,648,960.86	
Received for premiums		<b>\$2,580,545.34</b>
dends on stocks	171,081.29	
Gross interest on deposits	4,598.77	
Gross interest on premium notes	319.38	
Gross interest on Philadelphia Un-		
derwriters' deposit	15.75	
Gross interest on U. S. Underwriters' deposit	2.46	
Gross interest on deposit paid to		

Amount of capital paid up in cash \$1,000,000.00

60.79

		- COMI	021
Gross interest on special deposit	9.99		
Gross rents from company's prop-	0.00		
erty, including \$150.00 for com-			
pany's occupancy of its own bldgs.	3,709.48		
	0,, 00.40		
Total gross interest and rents		207,175.33	
Sale of maps		1,154.66	
Gross profit on sale or maturity of ledger	aggeta viv	. 1,104.00	
Bonds	\$1,709.11	•	
Stocks	41,166.29	42,875.40	
		42,070.40	
Total income			9 991 750 70
			2,831,750.73
Sum of both amounts	• • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 8,024,049.85
DISBURS	ETA TENTINO		
DISBURS	Fire.		
Gross amount paid policy-holders	FIIO.		
for losses (including \$251,886.07			
	,927,034.46		
Deduct amount received for salvage,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
<b>\$14,468.18</b>			
for reinsurance in other companies,			
\$362,722.59			
and for discount,			
\$1,076.21	378,266.98		
Net amount paid policy-holders for l	osses	\$1,548,767.48	
Expenses of adjustment and settlement of		45,135.27	
Commissions or brokerage		958,645.56	
Salaries of special and general agents		5,223.38	
Salaries, fees, and all other charges	of officers.	0,220.00	
directors, trustees, and home-office emp	lovees	66,837.89	
Rents, including \$150.00 for company's		00,000,000	
of its own buildings		20,525.00	
Advertising, \$4,294.59; printing and		20,020.00	
<b>\$</b> 19,810.82		24,105.41	
Postage, telegrams, telephone, and express		15,910.70	
Legal expenses		2,672.45	
Furniture and fixtures		46.81	
Underwriters' boards and tariff association		28,704.57	
Fire department, fire patrol and salve		20,102.01	
assessments, fees, taxes and expenses .		10,260.70	
Inspections and surveys		1,538.93	
Repairs and expenses (other than taxes		1,000.00	
estate		5,596.99	
CDLAUC		0,000.00	

Taxes on real estate .....

 940.96

48,940.20

14,906.65

Federal corporation tax	2.84	
City and county taxes	7,870,44	
Premiums on surety bonds	333.75	
Collection fees on premium notes	99.65	
Subscriptions to periodicals	78.00	
Transfer stamps	81.74	
Notary fees	9.25	
Wooden boxes	24.90	
Engrossing resolution	50.00	
Repairing seal	1.00	
Rent of vault	80.00	
Clean towels	55.73	
Water and ice	51.85	
Tax registration	47.25	
Donation to carrier	.25	
Chamber of Commerce membership	8.00	
Entertaining	2.90	
Bullinger's Guide	7.00	
Auditors	100.00	
Protest of note	1.11	
Exchange	.30	
Traveling expenses	269.58	
Paid stockholders for interest or dividends (amount		
declared during the year)	114,000.00	
Agents' balances charged off	277.94	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		
Stocks 39,316.63	59,301.63	
Gross decrease, by adjustment, in book value of	•	
ledger assets, viz.:		
Stocks	21,600.00	
Total dishursements	•	3,003,114.06
Balance	• • • • • • • • •	\$5,0 <b>20,935.79</b>
LEDGER ASSETS.		
Book value of real estate	\$107,373.70	
Mortgage loans on real estate	563,158.86	
Loans secured by collateral (Schedule C)	5,000.00	
Book value of bonds, \$1,543,706.29, and stocks,		
\$2.036,282.02 (Schedule D)	3,579,988.31	
Cash in company's office	393.13	
Deposits in trust companies and banks on interest	362,753.10	
Agents' halances, under three months due	375,295.24	
Agents' balances, over three months due	999.70	
Bills receivable, taken for fire risks	24,070.63	
Cash at Freeport, Ill., office	1,903.12	
		\$5,020,935.79
Total ledger assets, as per balance	• • • • • • • • • • •	₩,₩₩,₩₩,₩₩

	Accrued.	Due.	NPT REALE.
	\$5,747.69		on mortgages
	20,704.35	\$250.00	t on bonds
	125.00		on collateral loans
A street	500.00		t on stock sold Dec. 17, 1913
27,327.0	\$27,077.04	\$250.00	tal interest due and accrued
\$5,048,262.8			oss assets
	ED.	NOT ADMITTE	DEDUCT ASSETS
			balances, representing busine
	\$999.70		to October 1, 1913
	ф999.70		alue of bonds and stocks over m
	207,767.31		edule D)
208,767.0			al
\$4,839,495.8			Cotal admitted assets
\$4,000,490.0			total admitted assets
		LITIES.	LIABII
	\$25,000.00	unadjusted,	osses adjusted and unpaid claims for losses reported and reserve for losses incurred prior t
	298,518.00 15,000.00		t reported
	\$338,518.00 103,629.00	jan Majora	alreinsurance due or accrued
\$234,889.00 2,559,049.33 1,000.00 34,000.00	ie or accrued	fees, etc., du	t amount of unpaid losses and c ed premiums on fire risks s, rents, expenses, bills, accounts, ted federal, state and other taxes
\$2,828,938.3			al liabilities, except capital
m seak asan Let, M seal leagues	\$1,000,000.00 1,010,557.50		paid up in cash
2,010,557.50	eren er er er er		plus as regards policy-holders
\$4,839,495.8		. el. berreitz	otal
hour name		DEPOSITS.	Special :
	all policy-holder Market value		(Showing deposits not held for
liabilities.	of deposit.		State, Country, Municipality, Etc.
\$36,813.8 18,891.4	\$20,000.00 29,710.00		

650 WILLIAMSBUI	GH CITY FIRE	INSURAN	CE COMPAN	<b>TY.</b>
		ire.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during Excess of original premium	the year	ceived for	\$598,227,802 409,879,384	\$6,241,019.59 4,229,506.20
reinsurance		•••••		73,568.51
Totals Deduct those expired and ma	arked off as termin	sted	\$1,003,107,18 <del>0</del> 408,524,266	\$10,544,094.30 4,400,999.33
In force at the end of the Deduct amount reinsured	he year 1913		\$594,582,920 104,552,095	\$6,143,094.97 1,086,844.09
Net amount in force De	ecember 31, 1918 .		\$490,030,825	\$5,056,250.97
RECAPIT	ULATION OF FIRE R	ISKS AND P	REMIUMS.	
Year		Gross premi		Premiums
Written. Term.	Amount.	charged.	. Unearned.	unearned.
1913 One year or less	\$128,242,126	\$1,482,45	3.16 1-2	\$741,226.58
1912 } Two years	970,649 835,621	8,813	3.98 1-4 3.41 8-4	2,203.50 5,522.56
1911 }	83,754,040	7,36 761,10	R.10 1R	126.851.02
1911 1912 Three years 1913	85,528,872	788,43 703,32 5,50	9.12 1-2	126,851.02 394,219.56 586,101.17
1913 ) 1910 )	81,663,415 572,219	703,32	1.40 5-6	586,101.17 688.58
33331	222 650	3.58	5.77 3 <del>-8</del>	1,344.66
1912 Four years	395,059	3,58 4,24	9.81 5-8	2,656.13
1913 ]	395,059 461,778 16,087,750 19,162,150 22,776,722	4.110	0.07 78	3,596.81
1909 1910	16,087,750	194,49	4.91 1-10 7 KK 9-10	19,449.49 71,432.26
1911   Five years	22,776,722	194,49 238,10 267,82	7.55 3-10 2.42 1-2	133,911.21
1912	23,530,614 25,634,427	291,12	B.08 7 <b>–1</b> 0	203.788.26
1913 )	25,634,427 91,738	294,59	1.48 9-10 7.11 pro rata	265,182.29 925.74
Over five years	91,100	1,10	1.11 pro ruid	820.14
Totals	\$490,030,825	\$5,056,25	0.97	\$2,559,049.82
			_	
	BENERAL INTERR			
Largest gross aggregate an anywhere in the United reinsurance, whether the	mount insured in States, without an same be in admitt	any one n y deduction ed or non-	mazard located whatever for a admitted com-	•
panies?			Answer	\$50,000.90
Total amount loaned to dire	ctors or other office	re ?	Answer	787,700.00 None.
Total amount loaned to stock	kholders not officers	?	Answer	None.
What interest, direct or ind	irect, has this com	pany in the	capital stock	None.
Is a majority of the capital	stock of this comp	pany owned	or controlled,	No.
value?  Total amount loaned to dire Total amount loaned to stock What interest, direct or ind of any other insurance cor Is a majority of the capital directly or indirectly, by Has this company guarantee now in force?	d policies issued by	any other	company, and	No.
now in loice	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	
1	Business in Conne	CTICUT. 1913	в.	Fire.
Gross risks written Less \$1,781,168.00 risks companies authorized				\$9,256,781.00
				3,011,666.00
Net risks written			• • • • • • • • • • • • • • • • • • • •	\$6,245,115.00
Gross premiums on risks we Less \$15,355.49 return pr surance in companies	ritten emiums, and \$13.0	88.21 premi	ums for rein-	\$97,502.92
surance in companies	authorized in Con	necticut		28,443.70
Net premiums received				\$69,059.22
Losses paid Less losses on risks reins				\$41,190.79 5,050.88
Net losses paid			• • • • • • • • • • • • • • • • • • • •	\$36,139.91 \$49,226.24
Less losses on risks reins	ured in companies	authorised	in Connecticut	12,088.36

\$37,137.58

8	chedule C.	Loans	on Coll	atero	al.		
Vational Biscuit Co., merican Can Co., p	pref	. 1	Par val: \$5,000. 5,000.	.00		raiue.  50.00    50.00	Amount loaned. \$5,000.00
Totals		-	0,000.00		\$10,50		\$5,000.00
get edute n	n	~					
State and Municip	Bonds and	Stocks	ownea		ine Comi Lyalue.	Rate.	Market value.
Ga., 41/2%, 1926	THE DONDS.				,438.00	100	\$10,000.00
N. Y., 31/2 %, 1937			•••	65	5,841.32	88	55.440.00
State, 416%, 1915	••••••	• • • • • •	• • •	18	3,900.00 1,800.00	96 100	19,200.00 10,000.00
nd City, N. Y., 41/29	%, 1914		• • •	Î	,187.50 ,000.00	100	5,000.00 14,700.00
City, 3½%, 1916		• • • • • •	• • •	15	00.000	98 88	14,700.00 66,000.00
City, 31/2%, 1937			• • •	1	,000.00	88	880.00
City, 3½%, 1916		• • • • • •	• • •	1	,065.66	98	980.00
City, 3½%, 1920			· · ·	20	3,800.00 3,600.00	96 96	28,800.00 9,600.00
City, 3½%, 1920			• • •	19	,600.00 ,200.00 ,865.00 ,707.25	96	19,200.00 2,820.00
City, 3½%, 1923			• • •	2	2.707.25	94 94	2 820 00
City, 3½ %, 1926			• • •		46.414,	92	1.840.00
City, 3½%, 1926	•••••	• • • • •	• • •	30	,440.63	92 92	26,220.00 1,840.00
City, 31/2 %, 1928			• • •	3	,890.00 ,780.00 ,725.00		
City, 3½%, 1928			• • •	4	725.00	01	<b>2,000.00</b>
City, 3½%, 1940			• • •	51	,430.00 ,562.50	91 87	9,100.00 <b>43,5</b> 00.00
City, 3½%, 1942			• • •	4	,456.25 ,250.00	87	4,350.00
City, 3½%, 1950		• • • • • •	• • •	•	RET KA	85 85	21,250.00 8,500.00
City, 31/2%, 1952			• • •	25	525.08 3,056.40 3,095.00 3,843.75	85	22,950.00
City, 3½%, 1952		• • • • •	• • •	133	3,056.40	85	22,950.00 110,500.00
k City, 41/2%, 1957			• • •	5	.843.75	85 104	83,575.00 <b>5,2</b> 00.00
City, 41/2 %, 1957			• • •	7	1,140.01	104	4,160.00
Va., 4%, 1930			• • •	14	6,418.75 6,025.00	104 91	
th, Va., 41/2%,1942			• • •	2	,958.75 ,906.25	QE	9 950 00
Schedule D.  Schedule D.  State and Municular  Ga., 4½%, 1926  N. Y., 3½%, 1920  Rate, 4½%, 1930  Rate, 4½%, 1915  Ind City, N. Y., 4½%  City, 3½%, 1936  City, 3½%, 1920  City, 3½%, 1923  City, 3½%, 1923  City, 3½%, 1923  City, 3½%, 1926  City, 3½%, 1926  City, 3½%, 1928  City, 3½%, 1928  City, 3½%, 1928  City, 3½%, 1940  City, 3½%, 1950  City, 3½%, 1957  City, 4½%, 1957  Va., 4%, 1930   th, Va., 4½%, 1934			• • •	12	935.00	98 96	12,250.00 960.00
& Ohio, 4½%, 193 Rapid Transit, 5% te & Ohio, 4½%, 1 Rio Grande, 5%, 1 Flint, 5%, 1921 nited, 4½%, 1932 , 1951 ugh-Metropolitan, 4½ tral, 5%, 1938	33			23	,905.00	91	23,660.00
Rapid Transit, 5%	930	• • • • •	• • •	10	,000.00 3,325,00	<b>99</b> 80	9,900.00 24,000.00
Rio Grande, 5%, 1	955		• • •	g	300 00	68	6,800.00
Flint, 5%, 1921	• • • • • • • • • • • • • • • • • • • •	• • • • • •	• • •	4	,562.50 ,700.00 ,075.00	90	4,500.00
, 1951			 	8	.075.00	69 88	<b>3,4</b> 50.00 8,800.00
igh-Metropolitan, 41	2%, 1956		• • •	104	1.146.00	76	152,000.00
& Western, 5%, 1938	941		• • •	11	0,900.00 .075.00	87 99	152,000.00 8,700.00 9,900.00
n Railway, 4%, 199	00		• • •	38	3,300.00	89	<b>85,</b> 600.00
, New Haven & Har	rtford, 3 1/2 %	, 1956	• • •	26	3,911.88 3,375.00	68 95	18,700.00
Iron Mountain & So	uthern, 5%,	1931	• • •	11	,412.50	102	47,500.00 10,200.00
ign-Metropolitan, 4; tral, 5%, 1938 & Western, 5%, 18 n Railway, 4%, 198 t, New Haven & Har Pacific Great North Iron Mountain & Sc Pacific, 4%, 1929 .			•••	8	,500.00	.86	8,600.00
MISCELLANEOUS E		/ of 4.	100	•	018.05		
Telephone & Teleguinion Gas Co., 5%	, 1945	2 70, 13	,	98 4	,817.97 ,648.80	96 103	96,384.00 9,270.00
lucts Refining Co.,	5%, 1934		• • •	48	.125.00	91 99	45,500.00
inty Electric Light	Power Co.	6% 1	922	114	,918.75 .890.00	99 123	4.950.00
Bond Co. of New Y	ork, 4%, 196	36	• • •	22	,890.00 ,437.50 ),740.60 ,333.75	85	123,000 00 21,250.00
El Light Heat &	Poweer Co	40	40	10	740.60	99 82	11,880.00
Telephone Co., 41/2	%, 1939	- /o, I				95	47.500.00
ght & Power Co., 59	76, 1942	1051	• • •	4	1,925.00	95	11,880.00 41,000.00 47,500.00 4,750.00
Telephone & Teleg Union Gas Co., 5% fucts Refining Co., 1 Actors Co., 6%, 191 anty Electric Light & Bond Co. of New Yo. Air Brake Co., 6%, gl. Light, Heat & Telephone Co., 4½ ght & Power Co., 5% e Coal Iron & Railro uit Co., 4½%, 1923 ouse Electric & Mfg.	3	1901.	• • •	7	.750.00 .640.00	97 94	4,850.00 7,520.00
ouse Electric & Mig.	Co., 5%, 19	931	• • •	47	,640.00 ,917.50	89	44,500.00

	RAILBOAD STOCKS:	Book value.	Rate.	Market value
100 s	hs. Atchison, Topeka & Santa Fe, pref	10,112.50	100	10,000.00
300	"Atlantic Coast Line	40,422.50	120	36,000.00
200	" Baltimore & Ohio, com	23,600.00	93	18,600.00
8000	" Brooklyn City,	80,000.00	163	130,400.00
95	" Christopher & 10th St., New York	14,250.00	120	11,400.00
500	" Christopher & 10th St., New York Delaware, Lackawanna & Western	102,862.75	390	97,500.00
100	" Denver & Rio Grande, pref	8,812.50	27	2,700.00
100	" Great Northern	11,887.50	127	12,700.00
	3 Instal. paid on Great Northern Ry. Co.	800.00	127	1.070.00
20	" Lackawanna, New Jersey	1,940.00	94	1,880.00
700	" Manhattan,	74,125.00	131	91,700.00
1100	" Norfolk & Western, com	113,637.50	103	113,300.00
550	" Northern Pacific	78,256.25	109	59,950.90
1240	" Southern Pacific, com	183,727.50	90	111,600.00
1000	" Union Pacific, com	169,300.00	158	158,000.00
1000	" Union Pacific,, pref	92,625.00	85	85,000.00
1	BANK AND TRUST COMPANY STOCKS:			•
	hs. Fallkill Nat., Poughkeepsie, N. Y	1,500.00	185	1.850.00
20 8	" Farm. & Mig. Nat., Poughkeepsie, N. Y.	4,000.00	195	3,900.00
50	" First National, New York	50,625.00	932	46,600.00
150	" Hanover National, New York	102,000.00	631	94,650.00
30	" Kings County Trust Co., B'klyn, N. Y	17,100.00	530	15,900.00
144	" Mechanics, Brooklyn, N. Y	7,200.00	126	9,072.00
10	" Merchants Nat., Poughkeensie, N. Y.	1,500.00	150	1,500.00
834	" Merchants Nat., Poughkeepsie, N. Y " Nassau National, Brooklyn, N. Y	33,480.00	215	71,810.00
100	" National, of Commerce, New York	19,475.00	172	17,200.00
50	" National City, Brooklyn, N. Y	2,500.00	285	7,125.00
350	" National Park, New York	131,022.00	352	123,200.00
260	" Peoples National, Hackensack, N. J	52,000.00	275	71,500.00
20	" Poughkeepsie Trust, Poughkeepsie, N. Y.	2,900.00	272	2,720.00
180	" Williamsburgh Trust Co., Brooklyn,	-,		·
	MISCELLANEOUS STOCKS: -			
100 a	hs. American Express Company	21,000.00	104	10,400.00
200	" American Smelt. & Refin. Co., pref	20,950.00	99	19,800.09
100	" American Telegraph & Cable Co	8,600.00	60	6,000.00
1264	" Consolidated Gas Co., of New York	246,850.00	181	165,584.00
12	" General Adjust. Bureau, New York	600.00	100	600.00
400	"General Electric Company, New York	49,366.25	141	56,400.00
100	DIRECT OF PITCES TODACCO CO., DICI	10,837.50	113	11,300.00
1 1	" Louisville Property Company " Mortgage Bond Co., New York	100.00	42	42.09
100	" National Lead Company prof	10,000.00	90	9,000.00
100 100	Mational Beau Company, prot	10,100.00	104 87	10,400.00
500	" Pacific Telephone & Telegraph Co., pref. " Pressed Steel Car Co., com	9,700.00	27	8,700.60
123	" Sanborn Map Co	82,312.50 86,491.75	280	13,500.00 34,440.00
100	" Standard Oil Company, New York	16,112.50	174	17,400.00
5	" Underwriters' Salvage Company, Chicago	500.00	100	500.00
15	" Underwriters' Salvage Company, N. Y	1,750.00	150	2,250.00
100	"United Fruit Company	15,825.00	165	16,500.00
100	" United States Steel Corporation, pref	11,400.00	106	10,600.00
200	" Vacuum Oil Company	38,410.00	197	39,400.00
300	" Washington Water Power Company	40,476.67	119	35,700.00
300	" Washington Water Power Company	-	\$1.63	489.04
25	" Wells Fargo & Company	2,500.00	96	2,400.00
. 1	" Western Adjust. & Inspec. Co., Chicago	200.00	200	200.03
600	" Brooklyn Union Gas Company	70,538.85	126	75,600.00
	Totals	\$3,579,988.31		\$3,372,221.00

# MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1913

# BERKSHIRE MUTUAL FIRE INSURANCE COMPANY,

# PITTSFIELD, MASS.

Commenced Business, August, 1835.

HENRY R. PEIRSON, President.	ROBERT A. BARBOUE, Secretary.
BALANCE SHEER Amount of ledger assets December 31, 1912	
INCOME.	•
Gross prems. received during the year \$129,476. Deduct reinsurance, \$18,162.96	84
and return premiums,	
<b>\$7</b> ,077.83 25,240.	79
Received for premiums	00
Total gross interest	10,014.24 24.58
Total income	
Sum of both amounts	<b>\$330,274.24</b>
DISBURSEMENTS	<b>3.</b>
Gross amount paid policy-holders for losses (including \$2,808.17	·
occurring in previous years) \$44,158.0  Deduct amount received for reinsur-	
ance in other companies 6,390.5	20
Net amount paid policy-holders for losses Expenses of adjustment and settlement of losses .	
Commissions or brokerage	

Allowances to local agencies for miscel	laneous		
agency expenses		219.48	
Salaries, fees, and all other charges of	officers,		
directors, trustees, and home-office employ		7,089.70	
Rents		1,236.00	
Advertising, \$803.02; printing and sta		1,200.00	
\$690.33	-	1 400 05	
·		1,493.35	
Postage, telegrams, telephone, and express		586.25	
Legal expenses		63.73	
Furniture and fixtures		626.98	
Maps, including corrections		90.00	
Underwriters' boards and tariff associations	• • • • • •	430.45	
Fire department, fire patrol and salvage	corps		
assessments, fees, taxes, and expenses		147.65	
Inspections and surveys		816.31	
State taxes on premiums		1,157.37	
Insurance-department licenses and fees		435.50	
Travel		541.97	
Investment expense		99.14	
Office supplies		184.38	
• •		78.71	
Light and heat		44.10	
Entertainment of agents at home office			
Care of office		22.50	
Commercial ratings		145.00	
Dividends to policy-holders	• • • • • •	23,214.07	
Agents' balances charged off		28.27	
Total disbursements	•••••		92,635.21
Balance		· · · · · · · · · · · · · · · ·	\$237,639.03
LEDGER AS	SETS		
		<b>A10 000 00</b>	
Mortgage loans on real estate		<b>\$12,300.00</b>	
\$78,678.51 (Schedule D)		204,852.44	
Cash in company's office		1,218.69	
Deposits in trust companies and banks not		•	
terest		4,132.97	
Agents' balances, under three months due .		15,134.93	
Total ledger assets as per balance	-		\$237,639.03
-			
NON-LEDGER A			
	Due.	Accrued.	3 494 55
Interest on bonds	\$547.50	<b>\$</b> 88 <b>7.4</b> 2	1,434.92
Gross assets			\$239,073.95

	•			
	DEDUCT ASSETS NO			
value of bonds and	l stocks over marke	t value (Sched	lule D)	12,867.44
otal admitted asse	ts			<b>\$</b> 226, <b>2</b> 06.51
	LIABILITI	ES.		
claims for losses r	eported and unadju	sted \$2	2.951.38	
	or accrued		267.41	
et amount of unpa	id losses and claims			\$2,683.97
ned premiums on fi	re risks			122,821.82
nds due policy-hol	ders			741.06
es, rents, expenses,	bills, accounts, fee	s, etc., due or a	accrued	1,353.97
ated federal, state,	and other taxes, he	ereafter payable	· · · · · ·	840.60
rance and return	premiums due other	companies	• • • • • •	1,121.13
otal liabilities, exc	ept surplus		- · · · · · · ·	\$129,562.55
s over all liabiliti	es		· • • • • •	96,643.96
otal		• • • • • • • • • • • • • • • • • • • •		\$226,206.51
	RISKS AND PREMIT		Risks.	Premiums.
e December 81, 1912	the year			\$250,155.05
or renewed during	the year	9,60	3,972.91	129,476.84
tals those expired and n	narked off as termina	ted \$28,78	84,646.78 57,441.78	\$379,631.89 105,761.87
force at the end of amount reinsured	the year 1918	\$21,12 2,85	27,205.05 51,092.67	\$273,870.52 35,679.65
t amount in force I	December 81, 1913	\$18,27	76,112.38	\$288,190.87
RECAPT	TULATION OF FIRE RI	SKS AND PREMIU	MS.	
a. Term.	Amount.	Gross premiums charged. (	Inearned.	Premiums unearned.
One year or less	\$3.667.358.87	\$51,758.79 23,222.88	1-2	\$25 879 39
Three years	1,407,527.76 1,726,709.35	23,222.88 27,384.58	1-6 1-2	3,870.48 13,692.29
12100 302.2	2,001,044.15	80.604.93	K_R	25,504.12
	1,932,260.09	19,101.02 21,553.89	1-10 3-10	1,910.10 6,466.02
Five years	1,847,577.81	20,524.41	1-2	10,262.20
	1,990,716.96	22,043.07	9-10	19,838.76
Totals	\$18,276,112.88	\$238,190.87		\$122,821.82
	\$18,276,112.38	20,524.41 21,997.80 22,043.07 \$238,190.87	7-10	
gross aggregate	GENERAL INTERRO		located	V===,=====
nere in the United urance, whether the s?	amount insured in States, without any same be in admitte	deduction what d or non-admitt	ever for ted com- .Answer	\$31,000.00
mount loaned to dir	rectors or other officers s laid or ordered to b	rs?	Answer	None.
sit notes or continge	nt premiums?	e reig garring me	Answer	None.
tage of cash premi les as dividends or pr er cent.; three years	int premiums? ums returned during rofits; viz.: One year s, 30 per cent.; four	the year on, 20 per cent.; tu years, 35 per ce	expiring oo years, ent.; five	
e percentage of cash	premiums returned	to date?	. Answer	82.50%

Business in Connecticut, 1913.		Fire.
Gross risks written Less \$218,750.00 risks canceled, and \$163,992.88 reinsurance panies authorized in Connecticut	n com-	\$1,195,551.37
panies authorized in Connecticut	• • • • • • •	882,742.88
Net risks written		\$812,808.54
Gross premiums on risks written		\$14,775.48
Less \$1,227.63 return premiums, and \$1,728.17 premiums for ance in companies authorized in Connecticut	reinsur-	2,955.80
Net premiums received		\$11,819.63
Losses paid	necticut	\$5,588.41 275.01
Net losses paid		\$5,313. <del>4</del> 0
Losses incurred Less losses on risks reinsured in companies authorized in Con	necticut	\$6,392.84 275.01
Net losses incurred	•••••	\$6,117.83
Schedule D. Bonds and Stocks owned by the Con		
MUNICIPAL BONDS: Book value	Rate.	Market value.
Geneva, New York, 4½%, 1924 \$10,438.00	1.00	
Lackawanna, New 10rk, 0%, 1935	1.09	5,450.00 5,450.00
Lvnn. Mass., 4%, 1916	.99	4,950.00
New Bedford, Mass., 8½%, 1920 4,837.50	.96	4,800.00 5,100.00
New Rochelle, New York, 5%, 1917 5,057.4	1.02	5,100.00
Pittsfield, Mass., 3½ %, 1924	.94	940.00
Salem Mass., 34%, 1925	.93	940.00 930.00
Salem, Mass., 31/2 %, 1926 948.70	.93	930.00
Salem, Mass., 4%, 1925 1,516.88	.98	1,470.00
MUNICIPAL BONDS:         Book value           Geneva, New York, 4½%, 1924         \$10,438.00           Lackawanna, New York, 5%, 1935         5,657:55           Lackawanna, New York, 5%, 1936         5,673.55           Lynn, Mass., 4%, 1916         5,020.50           New Bedford, Mass., 3½%, 1920         4,837.50           New Rochelle, New York, 5%, 1917         5,057.4*           Pittsfield, Mass., 3½%, 1924         957.5           Salem, Mass., 3½%, 1923         950.00           Salem, Mass., 3½%, 1925         950.00           Salem, Mass., 4%, 1925         948.70           Salem, Mass., 4%, 1925         1,516.81           Taunton, Mass., 4%, 1927         5,013.70	1.09 99 96 1.02 94 93 93 93 93 98 97	4,850.00
RAILROAD BONDS:		
Baltimore & Ohio, 31/2 %, 1925 4,735.00	.90	4,500.00
Boston & Albany, 5%, 1963	.90 1.07 .79	5,350.00 3,950.00
Chicago, Burl. & Quincy, 31/2 %, 1949 4.486.20	79 82 72 1.01 1.00 1.00 90 88 1.07 99 95	4,100.00
Chicago, Rock Island & Pacific, 4%, 1934 4,312.50	.72	3,600.00
Chicago, St. Paul, Minn., Omaha, 5%, 1980 1,960.00	1.01	2,020.00
Greenfield & Turners Falls Street, 5%, 1910 5,000.00	1.00	5,000.00 500.00
Northern Maine Seaport. 5%, 1935 5,387.50	.90	4,500.00
Portland Terminal Co., 4%, 1961	.88.	2,640.00
St. Paul & Sioux City, 6%, 1919	1.07	1,070.00
United Traction & Electric Co., Prov., 5%, 1933 5,517.50	.99	4,950.00 4,750.00
RAILROAD BONDS:—  Baltimore & Ohio, 3¼%, 1925	1.00	5,000.00
MIRCRITANEOUS BONDS:		
Adams Express Co., 4%, 1947 7.000.00	.70	7,000.00
American Tel. & Tel. Co., 4%, 1929	.86	8,600.00 2,880.00
American Tel. & Tel. Co., 41/2 %, 1938		2,880.00 <b>2,000.00</b>
	1.00	2,000.00
RAILROAD STOCKS:		910.00
10 shs. Baltimore & Ohio, pref	1 20	810.00 6.450.00
50 "Chicago, St. Paul, Minn. & Omaha 6,829.37	.81 1.29 1.22	6,450.00 6,100.00
80 " New York Central & Hudson River 11,751.11	93	7,440.00
RAILBOAD STOCKS:—         10 shs. Baltimore & Ohlo, pref.       913.76         50 "Chicago & Northwestern       7,782.56         50 "Chicago, St. Paul, Minn. & Omaha       6,829.37         80 "New York Central & Hudson River       11,751.11         121 "Pennsylvania       7,378.76	1.10	6,655.00
BANK STOCKS: -		
10 shs. Agricultural Nat., Pittsfield, Mass 2,000.00	8.25 1.00	8,250.00
10 First Nat., Adams, Mass	1.70	1,000.00 1,580.00
10 " Lenox Nat., Lenox, Mass 1,020.00	2.00	2,000.00
10 " North Adams Nat., North Adams, Mass. 1,250.00	1.25	2,000.00 1,250.00
58 " Pittsfield Nat., Pittsfield, Mass 10,145.50	1.25 1.80 2.85	10,440.00
BANK STOCKS:—  10 shs. Agricultural Nat., Pittsfield, Mass	2.50	2,820.09
Miscellaneous Stocks: —		
100 shs. Adams Express Co	.95	9,500.00
100 shs. Adams Express Co	1.21	14,520.00
Totals \$204,852.44		\$191,985.00

EDWARD C. MASON, Secretary.

#### DORCHESTER MUTUAL FIRE INSURANCE COMPANY,

#### BOSTON, MASS.

#### Commenced Business, July, 1855.

WILLIAM	A.	MULLER,	President.	

BALANCE SHEET. Amount of ledger assets December 31, 1912 ...... \$207,454.82 INCOME. Fire. Gross prems. received during the year \$116,597.54 Deduct reinsurance, \$7,397.12 and return premiums, **\$4,789.41** ..... 12,186.53 \$104,411.01 Received for premiums ..... Gross interest on mortgage loans ... 8744.64 Gross interest on collateral loans ... 364.00 Dividends on stocks ..... 10,375.00 Gross interest on deposits ..... 27.90 Gross rents from company's property 1,346.37

Total gross interest and rents	12,857.91
Certificate of Continental bank in liquidation	60.00
Checks charged off	5.00
Furniture sold	18.00
Deposit on sale of real estate not concluded	100.00
Agents' balances previously charged off	2.00
Gross profit on sale or maturity of ledger assets, viz.:	
Stocks	292.75

#### DISBURSEMENTS.

Fire.	
Gross amount paid policy-holders	
for losses (including \$8,604.25	
occurring in previous years) \$54,283.83	
Deduct amount received for salvage,	
\$997.51	
for reinsur. in other companies,	
\$1,985.08	
Net amount paid policy-holders for losses	<b>\$</b> 51,301.24
Expenses of adjustment and settlement of losses	946.85
Commissions or brokerage	17,472.14
Allowances to local agencies for miscellaneous	,-,
agency expenses	61.16
Salaries, \$720.00 and expenses, \$227.51 of special	01.10
agents	947.51
Salaries, fees, and all other charges of officers,	011.01
directors, trustees, and home-office employees	8,717.63
	750.00
Rents	150.00
Advertising, \$280.98; printing and stationery,	3 007 50
\$816.58	1,097.56
Postage, telegrams, telephone, and express	788.94
Legal expenses	. 10.00
Furniture and fixtures	620.95
Maps, including corrections	300.50
Underwriters' boards and tariff associations	541.87
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	239.48
Repairs and expenses (other than taxes) on real	
estate	323.16
Taxes on real estate	445.88
State taxes on premiums	1,285.74
Insurance-department licenses and fees	302.75
Federal corporation tax	1,053.90
Sundry office expenses	1,105.95
Light and fuel	143.64
Auditing	100.00
Officers' bonds	33.00
Interest on loan	35.00
1912 check charged off	2.20
Dividends to policy-holders, \$40,696.88, less divi-	
dends received, from reinsuring companies,	
\$919.03	90 777 BK

Agents' balances charged off ......

4.79

Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate       \$100.00         Bonds       4.546.55	4 0 4 0 5 7	
Bonds 4,546.55	4,646.55	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	133,056.24
Balance	• • • • • • • • • • • • • • • • • • • •	\$192,145.25
LEDGER ASSETS.		
Book value of real estate	\$24,617.29	
Mortgage loans on real estate	14,050.00	
Loans secured by collateral (Schedule C)	12,000.00	
Book value of stocks (Schedule D)	129,549.26	
Deposits in trust companies and banks not on	·	
interest	239.03	
Deposits in trust companies and banks on interest .	3,113.19	
Agents' balances, under three months due	8,576.48	
Total ledger assets, as per balance	••••••	\$192,145.25
non-ledger assets.		
	Accrued.	
Interest on mortgages	<b>\$54.83</b>	
Rents on company's property or lease	82.00	
Total interest and rents accrued		136.83
Market value of stocks over book value (Schedule D	)	49,125.74
Gross assets	•••••	\$241,407.82
DEDUCT ASSETS NOT ADMITT	ED.	
Book value of real estate over market value	\$8,717.29	
Book value of mortgages over market value	350.00	
Total		9,067.29
Total admitted assets		\$232,340.53
LIABILITIES.		
Gross claims for losses reported and unadjusted, plu	s reserve for	
losses incurred prior to December 31, not reported		\$3,704.22
Unearned premiums on fire risks		159,939.28
Dividends due policy-holders		3,175.10
Salaries, rents, expenses, bills, accounts, fees, etc., di		118.50
Estimated federal, state, and other taxes, hereafter pe		819.40
Reinsurance and return premiums due other compan		1,222.42
Total liabilities, except surplus		\$168,978.92
Surplus over all liabilities	• • • • • • • • • • • • • • • • • • • •	63,361.61
Total	• • • • • • • • • • • • • • • • • • • •	\$232,340.53

Fire -- 41

Business in Connecticut, 1913.   Firal   \$660,814.0     Less \$56,395.00 risks canceled, and \$31,900.00 reinsurance in companies authorized in Connecticut   \$572,519.00     Net risks written   \$572,519.00     Less \$451.73 return premiums, and \$452.10 premiums for reinsurance in companies authorized in Connecticut   903.8     Net premiums received   \$6,823.2     Losses paid   \$6,823.2     Losses paid   \$3,681.6     Net losses on risks reinsured in companies authorized in Connecticut   \$3,681.6     Less losses on risks reinsured in companies authorized in Connecticut   \$3,681.6     Net losses incurred   \$4,560.6     Less losses on risks reinsured in companies authorized in Connecticut   \$3,681.6     Net losses incurred   \$3,681.6     Schedule C. Loans on Collateral.   Par value. Market value. Amount loane   \$3,681.6     Schedule C. Loans on Collateral.   \$3,681.6     Schedule C. Loa	•	Brand Ave Brands	1010		
In force December 31, 1912			-	Risks.	Premiums.
Totals	In force December 81, 1912		••		
Deduct those expired and marked off as terminated   \$,506,325   144,092.04	Written or renewed during t	he year		8,519,936	116,597.54
In force at the end of the year 1913				\$35,083,498	
Net amount reinsured   1,155,178   15,93.96	Deduct those expired and ma	rked off as terminat	ed	9,506,325	144,092.04
Net amount in force December 31, 1913   \$24,421,995   \$318,355.28	In force at the end of th	ne year 1913		\$25,577,173	\$334,286.18
RECAPITULATION OF FIRE RISKS AND PREMIUMS.   Premiums   Written.   Term.   Amount.   Charged.   Unearned.   1913   One year or less   \$2,465,484   \$35,085.77   1-2   \$17,542.88   1912   19,613   516,39   1-4   144,10   1913   Two years   51,749   276,33   3-4   207,34   1911   2,270,127   38,753.58   1-6   64,583.33   1-2   18,860.88   1912   Three years   2,274,022   37,721.39   1-2   18,860.88   1913   12,400   158,82   1-8   1938   1912   Four years   22,060   220,03   3-6   35,751.88   1913   12,400   158,82   1-8   1938   1912   Four years   22,060   220,03   3-6   37,752.1912   Four years   22,060   220,03   3-6   40,741   1919   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   1910   3,225,271   36,338.67   3-10   10,901.68   10,901	Deduct amount reinsured		· · · · · · · _	1,155,178	15,930.90
Vest	Net amount in force Dec	cember 31, 1913		\$24,421,995	\$318,355.28
Vest	RECAPIT	ULATION OF FIRE RIS	KS AND PE	кишма.	
Written   Term   Amount   Charged   Unearned   unearned   1913   One year or less   \$2,465,464   \$35,085.77   -2   \$17,542.88   1912   Two years   51,749   276.33   3-4   207.24   1911   2,270,127   33,753.58   1-6   64583   1912   Three years   2,274,022   37,721.39   1-2   18,860.89   1913   2,566,621   40,509.43   5-6   33,751.89   1-8   1915   12,400   158.82   1-8   1935   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   327,49   3-8   122.89   1915   1915   26,016   32,252.71   36,386.67   3-10   10,901.80   1911   1912   3,016.849   33,304.73   1-2   16,897.89   1912   3,016.849   33,304.73   1-2   16,897.89   1912   2,244.21,995   \$318,355.28   \$159,939.28   1918   1918   \$24,421,995   \$318,355.28   \$159,939.28   1918   1918   \$24,421,995   \$318,355.28   \$159,939.28   1918	Year				Premiums
1912   19.613   70.00 years   19.613   21.749   276.33   3-4   207.24   1911   2.270.127   38.753.58   1-6   64.883   1912   70.00   12.400   158.82   1-8   19.85   1910   12.400   158.82   1-8   19.85   1910   12.400   158.82   1-8   19.85   1910   1911   26.016   327.49   3-6   122.89   1912   1912   2.500.385   22.643.79   3-6   122.89   1912   1918   31.733   457.62   7-8   40.04   1910   2.500.385   22.641.79   1-10   2.844.18   1912   1912   3.225.271   36.385.67   3-10   10.901.08   1912   3.225.271   36.385.67   3-10   10.901.08   1912   3.225.271   36.385.67   3-10   10.901.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.08   1912   3.224.091   37.317.07   7-10   26.121.091.091   37.317.07   3.201.091.091   37.317.07   3.201.091.091   37.317.07   3.201.091.091				Unearned.	unearned.
1913   1914   2,270,127   38,753.58   1-6 (458.83   1910   1912   1912   1912   1912   1912   1912   1912   1912   1912   1913   1910   12,400   158.82   1-8   1913   1910   12,400   158.82   1-8   1913   1910   12,400   158.82   1-8   1912   1912   1912   22,980   280.43   5-8   175.28   1918   1919   2,500,385   28,641.79   1-10   2,841.81   1912   1912   1918   1912   1912		\$2,465,484	\$35,085	.77 1–2	\$17,542.88
1911   2,270,127   38,755.58   1-6	1912 ( 1012 ( Two years	19,613 51,749	576	.39 1-4	144.10 207.94
1912   Three years		2.270.127			
1910   1011	1912 } Three years	2,274,022	37,721	.39 1-2	18,860.69
1911   1912   1913   22,980   280.43   5-8   122,80   1918   31,733   457.62   7-8   400.41   1909   2,500.388   28,641.79   1-10   2,8641.8   1910   3,225,271   36,338.67   3-10   10,801.60   1910   3,225,271   36,338.67   3-10   10,801.60   1911   1912   3,294,091   37,317.07   7-10   26,121.86   22,643,751   22,615.77   9-10   25,641.8   1912   3,294,091   37,317.07   7-10   26,121.86   22,643,751   22,615.77   9-10   25,641.8   1912   3,294,091   37,317.07   7-10   26,121.86   27,201.8   1913   1912   3,294,091   37,317.07   7-10   26,121.86   27,201.8   1913   1912   3,294,091   37,317.07   7-10   26,121.86   27,201.8   1913   1912   3,294,091   37,317.07   7-10   26,121.86   27,201.8   28,201.8   2	1010]	2,566,621	40,508	.43 5 <del>6</del>	33,757.85
2,500.88	1910	12,400 26,016	108	.82 1-8 49 2-8	
2,500,888	1912 Four years	22,980	280	.43 5–8	175.25
1910   3,225,271   36,338.67   3-10   10,901.81   10	1010]	81,733	457	.62 7–8	400.41
1911   1912		2,500,388			2,864.18
1913   3,294,091   37,317.07   7-10   25,164.18   22,43,751   22,515.77   9-10   25,646.18   324,421,995   \$318,355.28   \$159,939.28   3159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$159,939.28   32,4421,995   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$318,355.28   \$3159,939.28   \$316,0000   \$310,000   \$310,000   \$312,000.00	1910   1911   Five weers	8,225,271 8,016,849	36,338	.67 8-10 72 1_9	10,901.00
Totals	1912	3.294.091	37.317	.07 7-10	26,121,95
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount loaned to directors or other officers?  Answer Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 20 per cent.; five years, 35 per cent.; three years, 30 per cent.; four years, 35 per cent.; five years, 40 per cent.  Average percentage of cash premiums returned to date?  Business in Connecticut, 1918.  Fira.  \$660,814.0  \$572,2519.0  \$77,727.1  Less \$451.73 return premiums, and \$452.10 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  Losses incurred  Schedule C. Loans on Collateral.  Par value. Market value.  Par value. Market value. Amount loane  \$3,681.6   Schedule C. Loans on Collateral.  Par value. Market value. Amount loane  100 shs. At., Guif & W. I. S. S. L.; pref.  \$100.00 \$3,000.00  100 "Green Cananea Copper 100.00 \$,000.00  100 "Green Cananea Copper 100.00 \$,000.00  100 "Green Cananea Copper 100.00 \$,000.00  100 "Swift Co. 100.00 \$,000.00  50 "Swift Co. 100.00 \$,000.00		2,648,751	28,515	.77 9-10	
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer Total amount loaned to directors or other officers?  Answer Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  Percentage of cash premiums returned during the year on expiring policies as dividends or profits, viz.: One year, 20 per cent.; two years, 25 per cent.; three years, 30 per cent.; four years, 35 per cent.; five years, 40 per cent.  Business in Connecticut, 1918.  Gross risks written  Business in Connecticut, 1918.  Gross risks written  Business in Connecticut  Net risks written  Cross premiums on risks written  In companies authorized in Connecticut  Net premiums received  Less \$451.73 return premiums, and \$452.10 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  Losses incurred  Schedule C. Loans on Collateral.  Par value. Market value.  Par value. Market value.  Market value.  Amount loane  100 shs. At., Guif & W. I. S. S. L.; pref.  \$100.00  "Green Cananea Copper 100.00  100 "Green Cananea Copper 100.00  100 "Swift Co. 100.00  100 O Swift Co. 100.00	Totals -		<b>2010 255</b>	20	e150 020 26
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  10tal amount loaned to directors or other officers?  10tal amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  10th amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?  10th amount of assessments laid or ordered to be laid during the year on expiring policies as dividends or profits, viz.: One year, 20 per cent.; two years, 25 per cent.; three years, 30 per cent.; four years, 35 per cent.; five years, 40 per cent.  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percent.  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash premiums returned to date?  10th Average percentage of cash	TOTALB	\$21,121,000	4010,000	.20	<b>\$108,838.2</b> 0
### BUSINESS IN CONNECTICUT, 1918.   Fire	Percentage of cash premium policies as dividends or pro 25 per cent.; three years,	ms returned during fits, viz.: One year, 30 per cent.; four	the year 20 per cen years, 35 p	on expiring t.; two years, er cent.; five	Volve
Schedule C. Loans on Collateral.   Schedule C. Lo	Average percentage of cash p	remiums returned to	date?	Answer	35%
Schedule C. Loans on Collateral.   Schedule C. Lo	r	BUSINESS IN CONNEC	TICUT. 191	3.	Fire.
Net risks written   \$572,519.0   \$7,727.1   \$7,727.1   \$1,000   \$1,600.00   \$1,600.00   \$1,000.00	Gross risks written				\$660,814.0
Net risks written   \$572,519.0	Less \$56,395.00 risks car	nceled, and \$31,900.	00 reinsur	ance in com-	• •
\$7,727.1   \$7,727.1   \$903.8   \$7,727.1   \$903.8   \$1,727.1   \$903.8   \$1,727.1   \$903.8   \$1,727.1   \$1,727	panies authorized in	Connecticut	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	88,290.0
\$7,727.1   \$7,727.1   \$903.8   \$7,727.1   \$903.8   \$1,727.1   \$903.8   \$1,727.1   \$903.8   \$1,727.1   \$1,727	Net risks written				\$572,519.0
Net premiums received   \$6,823.2	Gross premiums on risks w	ritten			
Net premiums received   \$6,823.2	Less \$451.73 return premi	iums, and \$452.10 p	remiums fo	r reinsurance	* *
Schedule C. Loans on Collateral.   Par value.   Market value.   Amount loane					
Net losses paid   \$3,681.6			• • • • • • • •		
Net losses paid   \$3,681.6	Losses paid				\$4,560.6
Schedule C. Loans on Collateral.   Par value.   Market value. Amount loane	Less losses on risks reins	ured in companies a	utnorized i	n Connecticut	878.9
Schedule C. Loans on Collateral.   Par value.   Market value. Amount loane	Net losses paid				\$3,681.6
Schedule C. Loans on Collateral.   Par value.   Market value. Amount loane	Losses incurred				
Schedule C. Loans on Collateral.   Par value.   Market value. Amount loane	Less losses on risks reins	ured in companies a	uthorized i	n Connecticut	878.9
Schedule C. Loans on Collateral.   Par value.   Market value. Amount loane	Net losses incurred			•••••	\$3,681.6
Par value   Market value   Amount loane					<b>V</b> -,
Par value   Market value   Amount loane				_	
100 shs. At., Gulf & W. I. S. S. L.; pref.     \$100.00     \$1,600.00       100 " Green Cananea Copper     100.00     3,000.00       100 " Hancock Consol. Mining     25.00     1,700.00       100 " Island Creek, com     1.00     4,900.00       50 " Swift Co     100.00     5,800.00	. <b>.</b>				
100 "Green Cananea Copper"     100.00 3,000.00       100 "Hancock Consol. Mining     25.00 1,700.00       100 "Island Creek, com     1.00 4,900.00       50 "Swift Co     100.00 5,300.00					tmount loane
50 " SWIR CO 100.00 5,300.00 J	100 shs. At., Gulf & W. I.	S. S. L., pref.	\$100.00	\$1,600.00 ]	
50 " SWIR CO 100.00 5,300.00 J	100 " Hancock Consol k	dining	25.00	1,700 00	\$12,000 (
50 " SWIR CO 100.00 5,300.00 J	100 " Island Creek, com			4,900.00	<b>4.2,000.</b>
· · · · · · · · · · · · · · · · · · ·	50 " Swift Co			5,300.00	
			\$326.00	\$16,500.00	\$12,000.0

Schedule D. Stocks owned by	the Company.		
RAILROAD STOCKS: -	Book value.	Rate.	Market value.
hs. Boston & Maine  "Gt. Northern, pref.  "New York, New Haven & Hartford  "Pennsylvania  "Thus Coverney Greene	\$13,606.07 10,509.38 15,512.50 13,787.50	76	\$4,300.00 9,525.00 7,600.00 11,000.00
hs. International Co., Boston, Mass	55,688.06	420	128,100.00
MISCELLANEOUS STOCKS:— hs. American Tel. & Tel. Co	20,445.75	121	18,150.00
Totals	\$129,549.26		\$178,675.00
Schedule X. Unlisted	Assets.		
Date dropped from statement,		Actual cost	Market value Dec. 31, 1913.
ate of Continental Bank iquidation),			

## FARMERS' FIRE INSURANCE COMPANY,

#### YORK, PA.

## Commenced Business, May 16, 1853.

W. H. MILLER, President.	A. S. MoConkey, Secretary.
BALANCE SHEE	т.
Amount of ledger assets December 31, 1912	<del></del>
Amount of leager assets December 31, 1812	Ψ1,000,200.11
INCOME.	
Fire.	
Gross prems. received during the year \$722,513	3.41
Deduct reinsurance,	
<b>\$43,673.86</b>	
and return premiums,	
<b>\$97,120.81</b>	1.67
Descind for anything	
Received for premiums	· · · · · · · · · · · · · · · · · · ·
Gross interest on mortgage loans \$12,455 Gross interest on collateral loans 2,932	
Gross interest on bonds and divi-	4. <b>6</b> I
dends on stocks 25,808	) A5
Gross interest on deposits 2,874	
•	2.21
	5.75
Gross interest on cash in hands of	
	0.25
Gross rents from company's property,	
including \$2,500.00 for company's	
occupancy of its own buildings 3,117	7.00
Total gross interest and rents	47,297.74
Principal on note of Chas. C. Irvine (unli	sted
assets)	
Collateral sold (unlisted assets)	
Agents' balances previously charged off	32.41

Bonds \$60.18	<i>0</i> 0 50	
Stocks 3.60	63.78	
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	687.50	
Total income	• • • • • • • • • •	630,225.84
Sum of both amounts	••••••	\$1,726,462.61
DISBURSEMENTS.		
Gross amount paid policy-holders		
for losses (including \$38,836.44		
occurring in previous years) \$372,811.33		
Deduct amount received for salvage,		
\$1,223.18		
for reinsur. in other companies,		
<b>\$23,330.47</b>		
and for discount,		
<b>\$627.72</b>		
Net amount paid policy-holders for losses	<b>\$347,629.96</b>	
Expenses of adjustment and settlement of losses	4,987.70	
Commissions or brokerage	135,688.84	
Allowances to local agencies for miscellaneous		
agency expenses	10.00	
Salaries, \$11,208.75, and expenses, \$10,831.23 of		
special agents	22,039.98	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	32,570.50	
Rents, including \$2,500.00 for company's occupancy	0.004.00	
of its own buildings	3,064.00	
\$3,710.05	4,205.55	
Postage, telegrams, telephone, and express	4,354.42	
Legal expenses	1,287.98	
Furniture and fixtures	88.58	
Maps, including corrections	2,083.53	
Underwriters' boards and tariff associations	6,072.53	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	4,894.17	
Inspections and surveys	8,899.88	
Repairs and expenses (other than taxes) on real		
estate	1,422.77	
Taxes on real estate	688.21	
State taxes on premiums	6,164.95	•

Insurance-department licenses and fees		2,227.40	
Federal corporation tax		112.32	
State tax on mortgages and judgments		1,284.93	
Legal advertising		262.52	
City licenses		151.66	
Treasurer's bond		125.00	
Newspapers and journals		140.99	l .
Light		116.32	
Ice	• • • • • • • •	29.28	
Clock rent	• • • • • • • •	18.00	
Adding machine rent	• • • • • • • •	21.86	
Mercantile reports		175.07	
Office supplies		93.97	
Deposit premiums returned	• • • • • • • •	390.00	
Commissions of securities bought and sold	l	37.50	
Agents' balances charged off		148.44	
Gross loss on sale or maturity of ledger s	ssets, viz.:		
Bonds		207.25	
Gross decrease, by adjustment, in book ledger assets, viz.:	value of		
Bonds		40.00	
Total disbursements	· · · · · · · · · · · · · · · ·	•••••	591,736.06
Balance			\$1,134,726.55
/ LEDGER	ASSETS.		
Book value of real estate		\$41,462.92	
Mortgage and judgment loans on real esta-		216,492.68	
Loans secured by collateral (Schedule C)			
Book value of bonds, \$266,055.35, an		57.121.50	
		57,121.50	
	d stocks,	,	
\$315,220.22 (Schedule D)	d stocks,	581,275.57	
\$315,220.22 (Schedule D)	d stocks,	<b>581,275.57</b> 5,917.12	
\$315,220.22 (Schedule D)	d stocks,  interest .	58 <b>1,275.57</b> 5,917.12 150,181.10	
\$315,220.22 (Schedule D)	d stocks,	58 <b>1,275.57</b> 5,917.12 150,181.10 79,139.04	
\$315,220.22 (Schedule D)	d stocks,	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62	
\$315,220.22 (Schedule D)	d stocks,	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62	<b>\$</b> 1,13 <b>4,</b> 726.55
\$315,220.22 (Schedule D)	d stocks,	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62	<b>\$1,134,726.55</b>
\$315,220.22 (Schedule D)	interest	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62	\$1,13 <b>4,</b> 726.55
\$315,220.22 (Schedule D)	interest	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62 	\$1,13 <b>4,</b> 726.55
\$315,220.22 (Schedule D)  Cash in Company's office  Deposits in trust companies and banks on Agents' balances, under three months due Agents' balances, over three months due  Total ledger assets, as per balance  NON-LEDGES  Interest on mortgages  Interest on bonds	interest	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62 	\$1,13 <b>4,726.5</b> 5
\$315,220.22 (Schedule D)	interest	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62 	\$1,13 <b>4,726.5</b> 5
\$315,220.22 (Schedule D)  Cash in Company's office  Deposits in trust companies and banks on Agents' balances, under three months due Agents' balances, over three months due  Total ledger assets, as per balance  NON-LEDGES  Interest on mortgages  Interest on collateral loans	interest	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62 	•
\$315,220.22 (Schedule D)  Cash in Company's office  Deposits in trust companies and banks on Agents' balances, under three months due Agents' balances, over three months due  Total ledger assets, as per balance  NON-LEDGES  Interest on mortgages  Interest on collateral loans	ASSETS. Due. \$137.50	581,275.57 5,917.12 150,181.10 79,139.04 3,136.62 	\$1,134,726.55

19	13				3,136.62
	Total admitted asset	8		• • • • • • • • •	\$1,152,424.98
		LIABILITIES	<b>J.</b>		
	s losses adjusted and u	•		\$21,931.47	
	s claims for losses re us reserve for losses inc	• •	-		
31	, not reported			40,235.00	
Gros	s claims for losses resis	ted		4,700.00	
	Total			\$66,866.47	
Ded	ict reinsurance due or a	ccrued		3,092.49	
	Net amount of unpaid le	osses and claims			63,773.98
	arned premiums on fire	risks			537,180.18
Amo	unt reclaimable on perp	etual policies, bein	g 95% .		2,399.50
Sala	ries, rents, expenses, bi	lls, accounts, fees,	etc., due	or accrued	557.33
Esti	mated federal, state, and	d other taxes, herea	fter pays	ıble	6,000.00
	Total liabilities, except lus over all liabilities .				\$609,910.99 542,513.99
	Total				\$1,152,424.98
		RISKS AND PREMIUM			. , ,
		Fire.		Risks.	Premiums.
					\$1,015,654.38
In fo Write	erce December 31, 1912 . en or renewed during the	e year	····· _	\$93,469,782 66,453,362	722,513.41
W FILE	rce December 31, 1912 ten or renewed during the Fotals ct those expired and mark	e year	····· <u> </u>	\$159,923,144 58,122,288	\$1,738,167.79 647,907.76
Dedu	en or renewed during the	ked off as terminated year 1913		66,453,362	722,513.41
Dedu Dedu	Fotals	ked off as terminated year 1913		\$159,923,144 58,122,288 \$101,800,856 5,284,368 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05
Dedu Dedu Perpe	Fotals	ked off as terminated year 1913 mber 31, 1913 above		\$159,923,144 58,122,288 \$101,800,856 5,284,368 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$89,800.00
Dedu Dedu Perpe Prem	Fotals	ked off as terminated year 1913 mber 31, 1913 above	s and Pri	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488 	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57.544.98 \$1,032,715.05 \$89,800.00 \$2,525.79
Dedu Dedu Perpe Prem	Totals	ked off as terminated year 1913 mber 31, 1913 above		66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488 	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$89,800.00
Dedu Dedu Perpe Prem Yea Writt	Totals	wed off as terminated year 1913  mber 31, 1913  above  ATION OF FIRE RISK  Gro  Amount. \$28,984,487	s and Priss premiu charged.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488 	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 \$57,544.08 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913	Totals	wed off as terminated year 1918  mber 31, 1913  above  ATION OF FIRE RISK  Gro  Amount. \$28,984,487 363,064 183,913	s AND PRI ss premiu charged. \$344,230. 3,237. 1,467.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,234,868 \$96,566,488 	722,513.41 \$1,738,187.79 647,907.76 \$1,090,280.03 \$7,544.98 \$1,032,715.05 \$89,800.00 \$2,525.79  Premiums unearned. \$172,115.05 809.25 1,100.76
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913	Totals	wed off as terminated year 1913  mber 31, 1913  above	s AND PRI ss premiu charged. \$344,230. 3,237. 1,467.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,234,868 \$96,566,488 	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$89,800.00 \$2,525.79 Premiums unearned. \$172,115.05 809.25 1,100.76 26,555.00
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1912	Totals	wed off as terminated year 1918  mber 31, 1913  above  ATION OF FIRE RISK  Gro  Amount. \$28,984,487 363,054 183,913 15,796,906 17,514,028 19,917,648	s AND Pass premiu charged. \$344,230. 1,467. 159,330. 169,148. 190,994.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488 	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 \$57,544.98 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05 809.25 1,100.76 26,555.00 84,574.38 159,161.88
Dedu  Perpe Prem  Yea Writt 1913 1912 1913 1911 1911	Totals	wed off as terminated year 1918  mber 31, 1913  above  ATION OF FIRE RISK  Gro  Amount. \$28,984,487 363,054 183,913 15,796,906 17,514,028 19,917,648	s AND PRI bass premiu charged. \$344,230. 3,237. 1,467. 159,330. 169,148. 190,994.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 \$57,544.98 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05 \$09.25 1.100.76 26.555.00 34,574.38 87,61 372.18
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1912 1913 1910 1911 1912	Totals	wed off as terminated year 1918  mber 31, 1913 above  ATION OF FIRE RISK  Gro Amount. \$28,984,487 363,064 183,913 15,796,906 17,514,028 19,917,648 80,130 107,932 139,775 62,795	s AND PRI b s AND PRI charged. \$344,230. 3,237. 1,467. 159,330. 169,148. 190,994 700. 992. 1,797. 720.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$89,800.00 \$2,525.79  Premiums unearned. \$172,115.05 1.100.76 26.555.00 34,574.38 159,161.88 87.61 872.18 1,123.20 630,40
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1910 1911 1912 1913	Totals	wed off as terminated year 1918  mber 31, 1913 above  ATION OF FIRE RISK  Gro Amount. \$28,984,487 363,064 183,913 15,796,906 17,514,028 19,917,648 80,130 107,932 139,775 62,795	s AND PRI bss premiu charged. \$344,230. 1,467. 159,330. 169,148. 190,994. 700. 992. 1,797. 720. 22,954.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05 809.25 1,100.76 26,555.00 84,574.38 159,161.88 87,61 372,18 1,123,20 630.40 2,295.40
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1912 1913 1909	Totals	wed off as terminated year 1918  mber 31, 1913 above	s AND PRISS premiu charged. \$344,230. 3,237. 1,467. 159,348. 190,994. 7,797. 720. 22,954. 24,070. 31,528.	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,868 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05 809.25 1,100.76 26,555.00 84,574.38 159,161.88 87,61 372,18 1,123,20 630.40 2,295.40
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1913 1910 1911 1913 1910 1911 1913	Totals	wed off as terminated year 1918  mber 31, 1913 above  ATION OF FIRE RISK  Gro Amount. \$28,984,487 363,064 183,913 15,796,906 17,514,028 19,917,648 80,130 107,932 139,775 62,795	s AND PRI bss premiu charged. \$344,230. 1,467. 159,330. 169,148. 190,994. 700. 992. 1,797. 720. 22,954.	66,453,362 \$159,923,144 558,122,288 \$101,800,856 5,284,368 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$89,800.00 \$2,525.79  Premiums unearned. \$172,115.05 1.100.76 26.555.00 34,574.38 159,161.88 87.61 872.18 1,123.20 630,40
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1912	Totals	wed off as terminated year 1913	8 AND Par bas premiu charged. \$344,230 3,237 1,467. 159,330 169,148 190,994 700,992 1,797 720,22,954 24,070 31,528 40,094	66,453,362 \$159,923,144 58,122,288 \$101,800,856 5,284,368 \$96,566,488	722,513.41 \$1,738,167.79 647,907.76 \$1,090,260.03 57,544.98 \$1,032,715.05 \$88,800.00 \$2,525.79  Premiums unearned. \$172,115.05 809.25 1,100.76 26,555.00 84,574.38 159,161.88 87,61 372,18 1,123,20 630,40 2,295.40 7,221.22 15,764.37 28,066.37
Dedu Dedu Perpe Prem Yea Writt 1913 1912 1913 1911 1913 1910 1911 1913 1910 1911 1913	Totals	wed off as terminated year 1918  mber 31, 1913 above  AATION OF FIRE RISK  Amount. \$28,984,487 363,054 183,913 15.796,906 17,514,028 19,917,648 80,130 107,922 139,775 62,795 1,701,322 1,962,197 2,590,573 3,445,910 3,715,818  \$96,566,488 \$9,800	s and Pails premiu charged. \$344,230. \$,347. 1,467. 159,330. 169,148. 190,994. 700. 9922. 1,797. 720. 22,954. 24,070. 31,528. 40,094. 41,447.	66,453,362 \$159,923,144 558,122,288 \$101,800,856 5,284,368 \$96,566,488	722,513.4 \$1,738,167.7 647,907.7 \$1,090,260.0 57,544.9 \$1,032,715.0 \$89,800.0 \$2,525.7  Premiums unearned. \$172,115.0 809.2 1,100.7 26,555.0 84,574.3 159,161.8 372.1 1,123.2 630.4 2,295.4 2,295.4 22,295.4 28,066.3 37,303.1

CENTED	AT.	INTERROGATORIES

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$50,000.00 7,6 <b>3</b> 1.50
Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?	None.
on deposit notes of contingent premiums	Mone.
Business in Connecticut, 1913.	Fire.
Gross risks written	\$1,594,634.00
panies authorized in Connecticut	261,001.00
Net risks written	\$1,333,633.00
Gross premiums on risks writtenLess \$1,448.51 return premiums, and \$1,300.64 premiums for reinsur-	\$16,781.63
ance in companies authorized in Connecticut	2,749.15
Net premiums received	\$14,032.48
Losses paid Less losses on risks reinsured in companies authorized in Connecticut	\$11,713.41
Less losses on risks reinsured in companies authorized in Connecticut	1,311.84
Net losses paid	\$10,401.57
Losses incurred	\$12,490.01
Less losses on risks reinsured in companies authorised in Connecticut	1,311.84
Net losses incurred	\$11,178.17

# Schedule C. Loans on Collateral.

			Par value.	Market value.	Amount loaned.
9 1	shs.	Stk. City B'k of York	\$450.00	\$855.00	\$500.00
15	"	Stk. Western Nat. Bank, York.	1.500.00	1.545.00	
-8	••	Stk. Y'k & Ch'fd. T'p'ke Rd. Co.	160.00	160.00	1,800.00
4	**	Stk. Pennsylvania R. R. Co	200.00	220.00	
30	**	Stk. York Nat., B'k, York, Pa.	750.00	1,275.00	1,200.00
100	"	Stk. Cent. Mkt. Ho. Co., Y'k, Pa.	1,000.00	1,000.00	700.00
10	••	Stk. York Co. Nat. B'k York, Pa.	200.00	540.00	1 250.00
25	"	Stk. Penn. R. R. Co	1,250.00	1,375.00	1,550.00
66	••	Stk. 1st Nat. Bank, York, Pa	6,600.00	6,732.00	
		Bonds 5%, 1922, Middletown &			15,440.00
		Swatara Cons. Water Co	10,000.00	9,500.00	j
		Bonds York Gas Co., 5%, 1941	300.00	315.00	ì
		Bond York Gas Co., 5%, 1941	500.00	525.00	8,135.00
66	••	Stk. York Gas Co	3,300.00	2,838.00	5,155.00
		Scrip Ctf. Y'k G. Co., 5%, 1941	25.00	26.25	
400	**	Stk. York Gas Co	20,000.00	17,200.00	5,000.00
50	••	pref. Stk. Netherlands Tramway	5,000.00	1,600.00	20,000.00
50	**	com. Stk. Netherlands Tramway	5,000.00	50.00	A AAA AA
		Bonds York Ry's Co., 5%, 1937	15,000.00	13,950.00	
	sh.	Stk. 1st Nat. B'k, Wrightsv'l, Pa.	100.00	170.00	65.00
Frank	lin	Bldg. & Loan Assn., Harrisburg, I	28.		
		Cap. Stk. 20th Series	714.20	714.20	1,800.00
8	"	Cap. Stk. 23rd Series	1,194.80	1,194.80	1,500.00
29	"	Com. Stk. U. S. Steel	2,900.00	1,711.00	2,000.00
124	**	Stk. York Gas_Co	6,200.00	5,832.00	
14	**	Stk. Penn. R. R. Co	700.00	770.00	400.00
16	**	Stk. York Gas Co	800.00	688.00	
_5	"	Stk. Water Co	125.00	175.00	
27	**	Stk. Guardian Trust Co	675.00	891.00	750.00
60	••	Stk. Central Mkt. Co	600.00	600.00	500.00
		Totals	\$85,244.00	\$72,002.25	\$57,121.50

#### Schedule D. Bonds and Stocks owned by the Company.

RAILROAD BONDS: -	Book value.	Rate.	Market value.
Baltimore & Ohio, 4%, 1941	\$4,556.25	84	\$4,200.00
Baltimore & Ohio, 4%, 1948	8,900.00	92	9,200.00
Chesapeake & Ohio, 4 1/2 %, 1930	6.737.50	80	5,600.00
C. R. I. & P., 4%, 1934	880.00	72	720.00
Illinois Central, 5%, 1921	9.697.48	100	10,000.00
Indiana Union Traction, 5%, 1933	8.550.00	78	7.800.00
Jamestown, Fkln. & Clearfield, 4%, 1959	9.300.00	91	9.100.00
Lehigh Valley, 4%, 2003'	19,748.15	9ō	18.000.00
Lehigh Valley, 4%, 2003	10,000.00	90	9,000.00

	Book value.	Rete 1	Market value.
Lobiob Valley 41/ 0/ 2002			
Lehigh Valley Coal Co., 5%, 1933	7,540.00		7,540.00
Mo Vos & Toros 50 1015	10,000.00		10,400.00
Northern Control 500, 1915	4,887.50		4,750.00
Northern Central, 5%, 1926	3,000.00		3,180.00
Northern Central, 4 1/2 1/4, 1925	1,000.00		1,020.00
Pennsylvania Co., 4%, 1952	9,737.50		9,100.00
Mo., Kas. & Texas, 5%, 1915  Northern Central, 5%, 1926  Northern Central, 4½%, 1925  Pennsylvania Co., 4%, 1952  Pennsylvania R. R., 4½%, 1918  Philodalphia & Fric 5%, 1920	9,793.47		9,900.00
Philadelphia & Erie, 5%, 1920	15,000.00		15,450.00
Philadelphia & Erie, 5%, 1920	7,000.00		7,000.00
Pittsburgh, Youngstown & Ashtabula, 4%, 1948	4,665.00		4,650.00
Potomac Valley, 5%, 1941	9,250.00		10,200.00
Reading Co., & Phila. & Reading C. & I., 4%, 1997	24,225.00	93	23,250.00
Tri-City Ry. & Light Co., 5%, 1923	1,980.00	96	1,920.20
MISCELLANEOUS BONDS: -			
Central Mkt. House Co., York, Pa. 4%, 1939 LaClede Gas Lt. Co., 5%, 1934 Philadelphia Sub'n Gas & Elec. Co., 5%, 1960	10.000.00	100	10.000.00
LaClede Gas Lt. Co., 5% 1934	2,000.00		1.960.00
Philadelphia Suh'n Gas & Elec Co 5% 1980	9,300.00		9.300.00
Pocahontas Colleries Co., 5%, 1937	7,275.00		
TI Q Qtaa) 50/ 10/2	932.50		6,975.00 1,000.00
U. S. Steel, 5%, 1963 York Felt & Paper Co., York, Pa., 6%, 1919	5.000.00		
Vont Con Co Vonte Do Ect 1041			5,000.00
York Gas Co., York, Pa., 5%, 1941	35,100.00		36,855.00
York Hotel Co., York, Pa., 5%, 1926	10,000.00	100	10,000.00
RAILEOAD STOCKS:			
605 shs. Pennsylvania	83,345.68	110	33,275.00
BANK STOCKS:			
12 shs, Farmer's National, York, Pa	1,615.00	180	2,160.00
125 " First National, York, Pa	23,728.35		12,750.00
900 " Guardian Trust Co., York, Pa	24,503.64		29,700.00
900 "Guardian Trust Co., York, Pa	2,130.00		2,700.00
1042 " York National, York, Pa	49.267.05		44.285.00
1042 FOR National, For, Fa	48,201.00	110	44,200.00
MISCELLANBOUS STOCKS: -			
100 shs. Carlisle Ave. Mkt. & Stor. Co., York, Pa.	1,000.00		800.00
50 "Gen. Roofing Mfg. Co., East St. L., Ill	5,000.00		4,650.00
2 " General Adjust. Bureau, N. Y. City	100.00		100.00
2 " Southern Adjust. Bureau, Atlanta, Ga	100.00		100.00
1615 " York Gas Co., York, Pa	80,500.00		69,445.00
8749 " York Water Co., York, Pa	88,800.00	140	131,215.00
Totals	\$581,275.57		\$594,250.00
Schedule X. Unlisted A	ssets.		
Date charged off		Actual	Market value
from statement.		cost.	Dec. 81, 1918.
Dep. with Phila. Fire Under'ters' Asso. Not in	\$100.00	\$100.00	
Demand note	1,270.20	1,270.20	
Bonds, 5%, 1937, Deer Creek Water		_,	
& W. P. Co 1-31-12	800.00	600.00	
Judgment note for agent's balance, charged			
off	110.86	110.86	
Totals	2.281.06	\$2.081.06	

# FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

#### FITCHBURG, MASS.

# Commenced Business, September, 1847.

TINGOTW	D	War or	President.
LINCOLN	ĸ.	WELCH.	President

CHESTER A. CLEGG, Secretary.

BALANO	E SHEET.		
Amount of ledger assets December 31,	\$266,006.66		
INC	OME.		
INC			
Gross prems. received during the year Deduct reinsurance, \$10,879.18	Fire. \$238,202.98		
and return premiums,			
\$19,095.00	29,974.18		
Received for premiums	• • • • • • • • • • • • • • • • • • • •	\$208,228.80	
Gross interest on mortgage loans	\$327.34		
Gross interest on bonds and divi-			
dends on stocks	8,018.25		
Gross interest on deposits	405.87		
Gross rents from company's prop-			
erty, including \$1,525.00 for com-			
pany's occupancy of its own bldgs.	5,797.59		
	<del></del>		
Total gross interest and rents		14,549.05	
Agents' balances previously charged off		24.50	
Gross profit on sale or maturity of ledge			
Bonds	•		
Stocks	306.45	331.45	
Total income			223,133.80
Sum of both amounts			\$489,140.46

#### DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$7,950.57	
occurring in previous years) \$100,186.52  Deduct amount received for salvage, \$963.87	
for reinsurance in other companies, \$5,228.47 and for discount,	
\$72.81 6,265.15	
Net amount paid policy-holders for losses Expenses of adjustment and settlement of losses	\$93,921.37 1,234.22
Commissions or brokerage	20,058.79
agency expenses	137.06
special agents	4,260.34

Met amount paid policy-noiders for losses	<b>493,921.3</b> 7
Expenses of adjustment and settlement of losses	1,234.22
Commissions or brokerage	20,058.79
Allowances to local agencies for miscellaneous	
agency expenses	137.06
Salaries, \$2,267.00, and expenses, \$1,993.34, of	
special agents	4,260.34
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	15,121.80
Rents for company's occupancy of its own build'gs	1,525.00
Advertising, \$1,223.21; printing and stationery,	
<b>\$1,986.36</b>	3,209.57
Postage, telegrams, telephone, and express	2,042.46
Legal expenses	499.95
Furniture and fixtures	857.81
Maps, including corrections	790.11
Underwriters' boards and tariff associations	597.41
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	127.04
Inspections and surveys	9,726.67
Repairs and expenses (other than taxes) on real	
estate	2,824.11
Taxes on real estate	941.51
State taxes on premiums	2,484.92
Insurance-department licenses and fees	1,591.29
Federal corporation tax	94.58
Municipal taxes	2.94
Magazines and papers	68.00
Bond insurance	195.24
Safe deposit box	32.00
Lighting	302.14
Drinking water and ice	112.32
Incidentals	62.11
Dividends to policy-holders, \$51,194.40, less divi-	
dends received from reinsuring comp's, \$2,134.26	49,060.14
<del>-</del>	

Agents' balances charged off	18.00	
Real estate	1,000.00	
Total disbursements		212,898.90
Balance		\$276,241.56
LEDGER ASSETS.		
Book value of real estate	\$59,000.00	
Mortgage loans on real estate	5,675.00	
\$66,132.74 (Schedule D)	174,739.59	
Cash in company's office	603.34	
Deposits in trust companies and banks on interest	16,238.22	
Agents' balances, under three months due	19,985.41	
Total ledger assets, as per balance	•••••	<b>\$</b> 276,241.5 <b>6</b>
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$95.40	
Interest on bonds	1,374.03 94.50	
Total interest and rents accrued		1,563.93
Gross assets		\$277,805.49
DEDUCT ASSETS NOT ADMITT	En.	
Book value of bonds and stocks over market value (Sc		7,784.59
Total admitted assets		\$270,020.90
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December		
31 not reported	<b>\$</b> 8,030. <b>3</b> 7	
Gross claims for losses resisted	1,085.62	
Total  Deduct reinsurance due or accrued	\$9,115.99 100.61	
Net amount of unpaid losses and claims Unearned premiums on fire risks Dividends due policy-holders	• • • • • • • • •	\$9,015.38 184,025.64 3,063.04

FITCHBURG M	UTUAL FIRE	INSURANC	E COMPANY	r. 653
Salaries, rents, expenses, bi	lls, accounts, f	ees, etc., due	or accrued	449.52
Estimated federal, state, an	•			1,870.07
Total liabilities, except	-			\$198,423.65
Surplus over all liabilities	•••••	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	71,597.25
Total			•••••	\$270,020.90
(Showing deposits	SPECIAL DE		l policy-holder	rs.)
State, Country, Mu	inicipality. Etc.	7	Market value of deposit.	Corresponding llabilities.
Georgia		abilition #9 4'	\$10,100.00	\$1,624.99
Special deposits in excess of	RISKS AND PRE		10.01.	
		Fire.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during th	e year	• • • • • • • • • • • • • • • • • • • •	\$26,919,154 16,729,442	\$364,221.81 238,202.98
Totals Deduct those expired and ma	rked off as term		\$43,648,596 14,674,415	\$602,424.79 210,659.12
In force at the end of the Deduct amount reinsured			\$28,974,181 1,439,680	\$391,765.67 16,176.04
Net amount in force Dec	ember 31, 1913		\$27,534,501	\$375,589.63
RECAPITU	LATION OF FIRE	RISKS AND P	remiums.	
Year		Gross premi	ums	Premiums
Written. Term. 1913 One year or less	Amount. \$9,803,101	charged. \$146,938		unearned. \$78,467.76
1911 }	2,690,661	44.45	3.11 1-6	7,409.35
1912 } Three years 1913 }	2,488.194 2,364,048	86,45	5.96 5-6	19,849.90 30,380.80
1910	67,816	689	9.35 1-8	86.17 222.72
1911 1912   Four years	56,821 76,375	789	3.92 3-8 9.22 5-8	493.26
1918 ]	86,725 2,020,713 2,069,575	87	9.15 7-8	769.26
1909	2,020,713	21,85 22,03	0.29 1-10 6.05 3-10	2,185.08 6,610.82
1911 } Five years	1,991,072	20,99	9.32 1-2	10,499.66
1912   1913	1,969,771 1,849,629	20,66 19,54	3.14 7-10 0.79 9-10	14,464.20 17,586.71
Totals	\$27,534,501	<del></del>		<del></del>
				\$184,025.64
	ENERAL INTE			•
Largest gross aggregate an anywhere in the United S	States, without	any deduction	whatever for	
anywhere in the United S reinsurance, whether the	same be in adm	nitted or non-	admitted com-	
Total amount loaned to dire	ctors or other	omcers?	A 11.81Det	None.
Total amount of assessments	laid or ordered	l to be laid di	iring the year	•
on deposit notes or contingent premiums?				
as dividends or profits, vi years, 30 per cent.; four y	z.: One year, ears, 80 per cen	20 and 25 pe t.; five years,	r cent.; three 40 per cent.	•
· E	SUSINESS IN CON	NECTICUT, 191	3.	Fire.
Gross risks written				\$857,306,00
Less \$47,580.00 risks canceled, and \$19,420.00 reinsurance in companies authorized in Connecticut			67,000.00	
Net risks written		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • •	\$790,306.00
Gross premiums on risks wr Less \$295.25 return premi	itten		on whimeun-	\$10,860.03
in companies authoriz	ed in Connecticu	it	or reinsurance	609.79

Net premiums received ......

\$10,250.24

		Fire.
Less losses on risks reinsured in companies	authorized in Connect	\$2,966.17 icut 129.04
Net losses paid		\$2,837.13
Losses incurred		\$3,101.17
Less losses on risks reinsured in companies	authorized in Connect	icut 129.04
Net losses incurred		\$2,972.13
Schedule D. Bonds and Stocks	owned by the Compan	ıy.
STATE AND MUNICIPAL BONDS: -	•	ate. Market value.
Massachusetts State, 3 1/2 %, 1935	\$4,887.50	92 \$4,600.00
Cordele, Ga., 5%, 1932 Fitchburg, Mass., 4%, 1923	5,420.00	102 5,100.00
Fitchburg, Mass., 4%, 1923	3,060.00	98 2,940.00
Fitchburg, Mass., 4%, 1922	2,028.60	98 1,960.00 87 870.00
Hartford, Conn., 3½%, 1954	933.75 5,056.25	97 4.850.00
Holyoke, Mass., 4%, 1927 Lincoln, Mass., 3½%, 1932 Malden, Mass., 4%, 1924 Mayiette Co. 5%, 1924	2,820.00	90 2,700.00
Malden, Mass., 4%, 1924	5,017.50	98 4,900.00
Marietta, Ga., 5%, 1939	5,550.00	100 5,000.00
New Haven, Conn., 4%, 1934	8,060.00	97 2,910.00
New Haven, Conn., 4%, 1934 Pawtucket, R. I., 4%, 1944 Schenectady, N. Y., 4%, 1928 Stamford, Conn., 4%, 1934	4,917.50	94 4,700.00
Stamford Conn 4% 1924	5,000.00 3,030.00	97 4,850.00 96 2,880.00
Stamford, Conn., 4%, 1938 Syracuse, N. Y., 4½%, 1916 Taunton, Mass., 4%, 1936	3,025.50	95 2,850.00
Syracuse, N. Y., 41/2 %, 1916	5,095.00	100 5,000.00
Taunton, Mass., 4%, 1936	5,075.00	96 4,800.00
Waltham, 3 % %, 1919	2.917.50	96 2,880.00
Willimantic, Conn., 4%, 1934 Woonsocket, R. I., 4%, 1935	3,960.00 1.005.00	97 3,880.00 95 950.00
Woodsocket, R. 1., 476, 1830	1,005.00	<i>20 200.00</i>
RAILROAD BONDS: -		
Boston Elevated, 4%, 1935	4,936.25	86 4,300.00
Boston & Albany, 4%, 1934  Fitchburg, 4%, 1925  Fitchburg & Leominster St., 5%, 1917	4,850.00	91 4,550.00 91 2,730.00
Fitchburg & Leominster St 5% 1917	2,967.50 5,000.00	100 5.000.00
Lake Shore & Michigan So., 4%, 1931	4,350.00	89 4,450.00
West End, 4½%, 1914	5,012.50	100 5,000.00
MISCELLANEOUS BONDS: -		
United Fruit Co., 4½%, 1923	4,775.00	94 4,700.00
American Telephone & Telegraph, 41/2 %, 1933.	4,856.50	96 4.800.00
	.,	•,••
RAILROAD STOCKS:	0.422.00	40 000 00
20 shs. Boston & Maine		43 860.00 85 5.950.00
70 " Fitchburg, Haven & Hartford	7,980.00 7,840.50	85 5,950.00 76 3,800.00
125 " Pennsylvania, A	7.507.87	110 6,875.00
		•,
BANK AND TRUST COMPANY STOCKS: -		
10 shs. Fitchburg National, Fitchburg, Mass.	1,000.00	173 1,730.00
20 " Fitchburg Safe Dep. & Trust Co., Fit burg, Mass.		148 2,960.00
15 " Springfield Safe Dep. & Trust Co., Springfield Safe Dep.	ng-	2.00
field, Mass		233 3,495.00
MISCELLANEOUS STOCKS: -		
120 shs. American Telephone & Telegraph Co	13,664.92	121 14,520.00
55 " New England Tel. & Tel. Co	6,955.95	133 7,315.00
· 100 " Pullman Co	14,078.50	153 15,300.00
Totals	\$174,739.59	\$166,955.00

# HOLYOKE MUTUAL FIRE INSURANCE COMPANY IN SALEM,

#### SALEM, MASS.

## Commenced Business, May, 1843.

CHAS. H. PRICE, President.

Louis O. Johnson, Secretary.

BALANCE SHEET.	
Guaranty capital	
Amount of ledger assets December 31, 1912	\$961,390.35
INCOME.	
Fire.	
Gross prems. received during the year \$222,061.50	
Deduct reinsurance,	
\$5,180.24 and return premiums,	
\$9,944.97 15,125.21	
Received for premiums \$206,99	36.29
Gross interest on mortgage loans \$660.00	
Gross interest on bonds and divi-	
dends on stocks	
Gross interest on deposits 338.39	
Gross rents from company's prop-	
erty, including \$2,100.00 for com- pany's occupancy of its own bldgs. 6,174.99	
pany a occupancy of his own blugs.	
Total gross interest and rents 44,88	37.09
Gross profit on sale or maturity of ledger assets, viz.:	
Bonds \$122.60	
Stocks 509.60 65	32.20
Gross increase, by adjustment, in book value of	
ledger assets, viz.:	
Bonds 3,10	00.77
Total income	255,556.35
2000	
Sum of both amounts	\$1,216,946.70

Fire.	
Gross amount paid policy-holders for losses (including \$3.781.05	
( (	
occurring in previous years) \$57,464.85 Deduct amount received for salvage,	
\$21.65	
and for reinsur. in other companies,	
\$742.23 763.88	
Net amount paid policy-holders for losses	\$56,700.97
Expenses of adjustment and settlement of losses	1,732.32
Commissions or brokerage	31,722.73
Allowances to local agencies for miscellaneous	•
agency expenses	199.47
Salaries, \$1,056.89, and expenses, \$394.69, of special	
agents	1,451.58
Salaries, fees, and all other charges of officers,	•
directors, trustees, and home-office employees	21,119.45
Rents for company's occupancy of its own buildings	2,100.00
Advertising, \$395.52; printing and stationery,	
\$1,329.60	1,725.12
Postage, telegrams, telephone, and express	1,134.21
Legal expenses	15.00
Furniture and fixtures	137.25
Maps, including corrections	952.98
Underwriters' boards and tariff associations	721.59
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	256.78
Inspections and surveys	<b>2</b> ,556.21
Repairs and expenses (other than taxes) on real	
estate	2,824.99
Taxes on real estate	1,416.78
State taxes on premiums	1,258.20
Insurance-department licenses and fees	604.50
Federal corporation tax	57.42
Miscellaneous expenses	223.00
Care and repairs of office appliances and fixtures	17.13 244.78
Periodicals, books of reference, light, etc	244.78 294.64
Traveling expenses of officers	284.04
dends received from reinsuring comp's, \$1,816.67	83,010.43
Paid for interest or dividends on guaranty capital	00,010.40
(amount declared during the year)	7,000.00
Gross loss on sale or maturity of ledger assets, viz.:	1,000.00
Bonds	542.28
Dong	V12.20

. 001	E COMPANI.	RE INSURANCE	HOLIORE MUIUAL FI
		ook value of	Gross decrease, by adjustment, in bo ledger assets, viz.:
		\$774.75	Bonds
	777.60	2.85	Stocks
220,797.41			Total disbursements
\$996,149.29			Balance
		R ASSETS.	LEDGE
	\$47,000.00	• • • • • • • • • •	Book value of real estate
	7,000.00		Mortgage loans on real estate
		and stocks,	Book value of bonds, \$832,214.00,
	889,564.00		\$57,350.00 (Schedule D)
	659.31		Cash in company's office
	19,065.15		Deposits in trust companies and bank
	32,860.83		Agents' balances, under three months
<b>\$9</b> 96,149.29		 	Total ledger assets, as per balance
		GER ASSETS.	NON-LED
	Accrued.	CLE ASSETS.	1017 11110
	\$53.06		Interest on mortgages
	11,110.25		Interest on bonds
	32.82		Interest on deposits :
	1,112.61		Rents on company's property or lease
12,308.74			Total interest and rents accrued .
22,000.00			Market value of real estate over book
174.87			Commissions on unpaid return premiu
67.28			Commissions on unpaid reinsurance.
109.42			Dividends on expired reinsurance
100.22	-		Dividends on expired following control
<b>\$1,030,809.60</b>	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Gross assets
		IS NOT ADMITTE	•
9,125.28	(Schedule D)	market value (8	Book value of bonds and stocks over
\$1,021,684.32	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Total admitted assets
		BILITIES.	LIAB
		l unadjusted.	Gross claims for losses reported and
		•	plus reserve for losses incurred prior
	\$578.07		31 not reported
	.86		Deduct reinsurance due or accrued
\$577.21 <b>335</b> ,789.18			Net amount of unpaid losses and Unearned premiums on fire risks
•	.86		1 not reported

Dividends due police	v-holders			13,583.21
Dividends due policy-holders				2,785.64
Estimated federal, state, and other taxes, hereafter payable				1,788.86
Contingent commiss	ions or other charges d	ue or ecorned	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	4.816.30
Rain'surance and rat	urn premiums due other	ue or accrueu	• • • • • • •	•
	niums			355.30
Onpaid return pren	aiums	• • • • • • • • • • • • • • • • • • • •	• • • • • • •	1,391.26
Guaranty capital .	, except surplusbilities	\$1	00,000.00	\$361,086.95 660,597.37
Total	• • • • • • • • • • • • • • • • • • • •			\$1,021,684.32
	RISKS AND PREMI Fire.	<b>UMS, 1913.</b>	Risks.	Premiums.
In force December 31	, 1912		45,399,817	\$647,288.78
Written or renewed d	urng the year		15,406,885	222,061.50
Totals Deduct those expired	and marked off as termina	ted	60,806,70 <b>2</b> 14,412,814	\$869,350.28 208,054.70
In force at the en	nd of the year 1913	\$	46,393,888 762,807	\$661,295.58 10,621.90
	rce December 31, 1918		45,631,581	\$650,673.68
	, , , , , , , , , , , , , , , , , , , ,	•		
R	ECAPITULATION OF FIRE RI	SKS AND PREM	IUMS.	
Year		dross premiums		Premiums
Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	unearned.
Year Written. Term. 1913 One year or l	Amount. ess \$3,362,708	dross premiums	Uncarned. 1-2	
Year Written. Term. 1913 One year or l 1912 1913 Two years	Amount. ess \$3,362,708 20,865 46,017	Gross premiums charged. \$45,967.29 286.15 867.52	Uncarned. 1-2 1-4	unearned. \$22,983.65 71.54 500.64
Year Written. Term. 1913 One year or 1 1912 } 1913 Two years 1911	Amount.  \$3,362,708 20,865 46,017 4,948,833	Gross premiums charged. \$45,967.29 286.15 867.52	Uncarned. 1-2 1-4	unearned. \$22,983.65 71.54 500.64 13,628.62
Year Written. Term. 1913 One year or l 1912 1913 Two years	Amount. \$3,362,708 20,865 46,017 4,948,833 4,765,081	Gross premiums charged. \$45,967.29 286.15 867.52	Uncarned. 1-2 1-4	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910	Amount.  \$3,362,708 20,865 46,017 4,948,833 4,755,081 5,804,246 99,900	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,782.21 88,939.54 1,069.96	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.28 138.75
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1 1912 Three years 1913 1 1910 1 1911 Three years	Amount.  \$3,362,708  \$0,865  46,017  4,948,833  4,755,081  5,504,246  99,900  58,875	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.54 1,069.96 687.87	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.28 133.75 257.95
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years	Amount.  \$3,362,708 20,865 46,017 4,948,383 4,755,081 5,504,246 99,900 58,875 80,078	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,782.21 88,939.54 1,069.96 687.87 927.85	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.23 123.75 257.95 579.91
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913	Amount.  \$3,362,708 20,865 46,017 4,948,383 4,755,081 5,504,246 99,900 58,875 80,078	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.54 1,069.96 637.87 927.85 815.30 59,882.28	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8	unearned. \$22,983.65 71.54 500.64 13,622.62 89,866.11 74,116.25 123.75 257.95 579.91 713.97
Year Written. Term. 1913 One year or 1 1912 Two years 1911 Three years 1913 1910 1911 Four years 1913 1909 1910	Amount.  \$3,362,708 20,885 46,017 4,948,833 4,755,081 5,804,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.54 1,069.96 637.87 927.85 815.30 59,882.28	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10	unearned. \$22,983.65 500.64 13,628.62 39,866.11 74,116.28 57,955 579.91 713.39 5,968.21 19,9225.58
Year Written. Term. 1913 One year or 1 1912   Two years 1911   Three years 1913   1910   1911   Four years 1913   1900   1910   1911   Five years	Amount. 20,865 46,017 4,948,833 4,765,081 5,504,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404 5,630,726	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.54 1,069.96 637.87 927.85 815.30 59,882.28	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.28 133.75 257.85 579.81 713.39 5,963.23 19,925.58 86,933.60
Year Written. Term. 1913 One year or 1 1912 Two years 1911 Three years 1913 1910 1911 Four years 1913 1909 1910	Amount.  \$3,362,708 20,885 46,017 4,948,833 4,755,081 5,804,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.94 1,069.96 687.87 927.85 815.30	Unearned. 1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10	unearned. \$22,983.65 500.64 13,628.62 39,866.11 74,116.28 57,955 579.91 713.39 5,968.21 19,9225.58
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1908 1910 1911 Five years	Amount.  \$3,362,708 20,865 46,017 4,948,333 4,755,081 5,504,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404 5,630,726 5,652,087	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79,732.21 88,939.54 1,069.96 687.37 927.85 815.30 59,682.28 66,418.60 73,877.27 73,711.13	Unearned.  1-2 1-4 3-4 1-6 1-6 1-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$22,983.65 71.54 500.64 13,628.62 39,966.11 74,116.28 133.75 257.95 579.91 713.39 5,963.23 19,925.58 36,933.60 51,597.79
Year Written. Term. 1918 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 1912 Four years 1909 1910 1911 Five years 1912 1913	Amount.  \$3,362,708 20,865 46,017 4,948,333 4,755,081 5,504,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404 5,630,726 5,652,087 5,826,587	Gross premiums charged. \$45,967.29 286.15 667.25 81,771.74 79,732.21 88,939.54 1,069.96 687.37 927.85 815.30 59,682.28 66,418.60 73,877.20 73,711.13 76,119.04	Unearned.  1-2 1-4 3-4 1-6 1-6 1-8 5-8 7-8 1-10 3-10 1-2 7-10	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.28 123.75 257.95 579.91 712.39 5,968.22 19,925.58 36,938.60 51,597.79 68,507.14
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1908 1910 1911 Five years 1912 1913 Totals  Largest gross aggreg anywhere in the U reinsurance, whethe panies?	Amount.  \$\$,362,708 20,865 46,017 4,948,833 4,755,081 5,504,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404 5,630,726 5,652,087 5,826,587 \$45,631,581  GENERAL INTERRO ate amount insured in admitted States, without any r the same be in admitted to beting a firm or a remaining a firm or a finger or a remaining a firm or a remaining a firm or a fi	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79.732.21 88,989.54 1,069.96 687.87 927.85 815.30 073,877.20 73,711.13 76,119.04 \$650,678.68  OGATORIES. any one hazar deduction whed or non-admited the second	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  d located atever for tted comAnswere e year on Answer	unearned. \$22,983.65 71.54 500.64 13,628.62 39,866.11 74,116.28 123.75 257.95 579.91 712.39 5,968.22 19,925.58 36,938.60 51,597.79 68,507.14
Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1908 1910 1911 Five years 1912 1913 Totals  Largest gross aggreg anywhere in the U reinsurance, whethe panies?	Amount.  \$3,362,708 20,865 46,017 4,948,333 4,755,081 5,504,246 99,900 58,875 80,078 68,210 4,501,969 5,075,404 5,630,726 5,682,087 5,826,587  \$45,631,581  GENERAL INTERRO ate amount insured in anited States, without any r the same be in admitted states.	Gross premiums charged. \$45,967.29 286.15 667.52 81,771.74 79.732.21 88,989.54 1,069.96 687.87 927.85 815.30 073,877.20 73,711.13 76,119.04 \$650,678.68  OGATORIES. any one hazar deduction whed or non-admited the second	Unearned.  1-2 1-4 3-4 1-6 1-2 5-6 1-8 3-8 5-8 7-8 1-10 3-10 1-2 7-10 9-10  d located atever for tted comAnswere e year on Answer	unearned. \$22,983.65 500.64 13,628.62 39,866.11 74,116.28 123.75 257.95 579.91 713.59 5,962.53 19,925.53 26,938.90 51,597.79 68,507.14

Business in Connecticut,			Fire.
Gross risks written Less \$77,657.00 risks canceled, and \$2,250.00 rei panies authorized in Connecticut	insurance in	com-	\$1,526,968.00
Net risks written	• • • • • • • • • • • • • • • • • • • •	••••	\$1,447,061.00 \$19,640.00
Gross premiums on risks written	ns for reinsu	rance	898.12
Net premiums received			\$18,741.88
Less losses on risks reinsured in companies authori			\$9 227 98
Net losses paid			\$2,227.96
Less losses on risks reinsured in companies authori	sed in Conne	cticut	\$2,834.46 0.00
Net losses incurred			\$2,334.46
Schedule D. Bonds and Stocks owned  STATE, COUNTY, AND MUNICIPAL BONDS:— Attleboro, Mass., 4%, 1926 Auburn, Me, 3½%, 1920 Belmont, Mass., 4%, 1931 Beverly, Mass., 4%, 1931 Beverly, Mass., 4%, 1932 Boston, Mass., 4%, 1932 Boston, Mass., 4%, 1932 Cambridge, Mass., 4%, 1928 Buffalo, N. Y., 4%, 1931 Cambridge, Mass., 4%, 1924 Canton, Mass., 4%, 1921 Concord, Mass., 4%, 1928 Essex County, Mass., 4%, 1928 Essex County, Mass., 4%, 1928 Efverett, Mass., 4%, 1928 Efverett, Mass., 4%, 1928 Erramingham, Mass., 4%, 1926 Framingham, Mass., 4%, 1926 Framingham, Mass., 4%, 1929 Hopkinton, Mass., 4%, 1916 Jersey City, N. J., 5%, 1922 Jersey City, N. J., 4%, 1928 Lawrence, Mass., 4%, 1918 Marblehead, Mass., 4%, 1918 Marblehead, Mass., 4%, 1916 Marblehead, Mass., 4%, 1916 Mass. State, 3½%, 1938 Massachusetts, 3%, 1949 Mt. Vernon, N. Y., 4½%, 1933 New Bedford, Mass., 4%, 1937 New Bedford, Mass., 4%, 1937 New Bedford, Mass., 4%, 1938 New Bedford, Mass., 4%, 1938 New Bedford, Mass., 4%, 1938 New Bedford, Mass., 4%, 1939 New Won, Mass., 4%, 1938 New Bedford, Mass., 4%, 1937 New Bedford, Mass., 4%, 1959 Orange, N. J., 5%, 1920 Pawtucket, R. I., 4%, 1928 Pawtucket, R. I., 4%, 1928 Pawtucket, R. I., 4%, 1928 Salem, Mass., 4%, 1918 Salem, Mass., 4%, 1927 Salem, Mass., 4%, 1927 Salem, Mass., 4%, 1928 Salem, Mass., 4%, 1927 Salem, Mass., 4%, 1928 Tiverton, R. I., 4%, 1927 Tiverton, R. I., 4%, 1928 Tiverton, R. I., 4%, 1928 Tiverton, R. I., 4%, 1929	by the Com	pany.	
STATE, COUNTY, AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Attleboro, Mass., 4%, 1926	\$5,000.00	102	\$5,100.00
Auburn, Me., 3½%, 1920	5,000.00 5,000.00	96 91	4,800.00
Beverly, Mass., 4%, 1931	7,000.00	97	4,550.00 6,790.00
Beverly, Mass., 4%, 1932	9 000 00	97	1,940.00
Boston, Mass., 3½%, 1928	5,000.00 10,000.00 5,000.00 5,000.00	93	4,650.00
Cambridge. Mass. 4%. 1924	5 000 00	98 98	9,800.00 4,900.00
Canton, Mass., 4%, 1921	5,000.00	98	4,900.00
Concord, Mass., 31/4 %, 1932	10,000.00	91	9,100.00
Reser County Moss 4% 1914	5,000.00 5,000.00	96 100	4,800 00 5,000.00
Everett, Mass., 4%, 1923	5,214.00	98	5,109.72
Everett, Mass., 4%, 1983	5,000.00	97	4,850.00
Framingham, Mass., 4%, 1925	1,000.00	98	980.00
Framingham, Mass., 4%, 1929	8,000.00 6,000.00	98 97	2,940.00 5,820.00 2,970.00
Hopkinton, Mass., 4%, 1916	8,000.00	99	2,970.00
Jersey City, N. J., 5%, 1922	8,000.00	104	8,120.00
Lawrence Mass. 4%, 1918-28	5,000.00 5,000.00	97 98	4,850.00 4,900.00
Los Angeles, Cal., 41/2 %, 1920	10,000.00	99	9,900.00
Lynn, Mass., 4%, 1918	8,000.00	99	7,920.00 1,500.00
Marblehead, Mass., 4%, 1915	1,500.00 1,500.00	100 99	1,500.00
Marblehead, Mass., 4%, 1919	1,000.00	99	1,485.00 990.00
Mass. State, 31/2 %, 1936	5,000.00	98	4,900.00
Mass. State, 31/2%, 1933	10,000.00	92 88	9,200.00
Mt. Vernon, N. Y., 44%, 1932	5,000.00 5.000.00	102	4,400.00 5 100.00
Needham, Mass., 4%, 1933	5,000.00 7,000.00	97	5,100.00 6,790.00 4,750.00
New Bedford, Mass., 4%, 1957	5.000.00	95	4,750.00
Newton Mass. 4%, 1936	5,000.00 5,000.00	95 96	4,750.00 4,800.00
New York, N. Y., 4%, 1959	5,000.00	96	4 800 00
Orange, N. J., 5%, 1920	5,000.00 10,000.00 10,000.00	103	10,300.00 9,700.00 4,700.00 4,900.00
Pawtucket, R. 1., 4%, 1925	5,000.00	97 94	9,700.00 4,700.00
Peabody, Mass., 4%, 1923	5,000.00	98	4,900.00
Peabody, Mass., 4%, 1924	5,000.00	98	4.900.00
Balem, Mass., 5 1/2 1/3 1/3 1/3 1/3 1/3 1/3 1/3 1/3 1/3 1/3	<b>3,00</b> 0.00 <b>2,00</b> 0.00	98 97	2,940.00 1,940.00
Salem, Mass., 4%, 1925	500.00	98	490.00
Salem, Mass., 4%, 1926	500.00 2,500.00 2,500.00	98	2,450.00
Salem Mass. 4%, 1928	2,500.00 500.00	97 97	2,425.00 485.00
St. Paul, Minn., 41/2 %, 1917	5,000.00	101	5,050.00
St. Paul, Minn., 41/3%, 1918	10,000.00	101	5,050.00 10,100.00
Tennton Wess 404 1915	10,000.00 8,000.00	105 100	10,500.00
Tiverton, R. I., 4%, 1925	2,000.00	97	8,000.00 1,940.00
Tiverton, R. I., 4%, 1926	2,000.00 2,000.00 2,000.00	96	1.920.00
Tiverton, R. I., 4%, 1927	2,000.00 2,000.00	96 96	1,920.00 1,920.00
Tiverton, R. I., 4%, 1929	2,000.00	96	1,920.00

	Book value.	Rate.	Market value.
Waterbury, Conn., 4%, 1915 Waterbury, Conn., 4%, 1916 Waymouth, Mass., 4%, 1925 Winchester, Mass., 3½%, 1921 Winchester, Mass., 3½%, 1922 Woonsocket, R. I., 4½, 1922 Woonsocket, R. I., 4½%, 1927 Worester, Mass., 4%, 1925 Worcester, Mass., 4%, 1923 Worcester, Mass., 4%, 1925	3,000.00	100	3,000.00
Waterbury, Conn., 4%, 1916	7,000.00	99	6,930.00
Weymouth, Mass., 4%, 1925	5,000.00	98	4,900.00
Winchester, Mass., 3½%, 1921	1,000.00	95	950.00
Winchester, Mass., 3½%, 1922	4,000.00 5,000.00	95	3,800.00
Woongooket P I 41/0/ 1027	5,000.00	97	4,850.00
Worcester Mass 404 1922	5,000.00 5,000.00	100 102	5,000.00 5,100.00
Worcester, Mass., 4%, 1925	5,000.00	103	5,150.00
70, 2000	0,000.00		0,200.00
RAILROAD BONDS:—  Atchison, Topeka & Santa Fe, 4%, 1995 Atchison, Topeka & Santa Fe, 4%, 1995 Baltimore & Ohlo, 3½%, 1925 Baltimore & Ohlo, 3½%, 1925 Baltimore & Ohlo, 4%, 1948 Boston & Albany, 5%, 1963 Boston & Albany, 5%, 1963 Boston & Lowell, 4½%, 1933 Boston & Lowell, 4½%, 1933 Boston & Lowell, 4½%, 1933 Boston & Providence, 4%, 1918 Central of N. J., 5%, 1987 Central Pacific, 3½%, 1929 Central Pacific, 3½%, 1929 Central Vermont, 4%, 1920 Chicago, Burlington & Quincy, 4%, 1927 Chicago, Burlington & Quincy, 3½%, 1929-49 Chicago, Burlington & Quincy, 3½%, 1929-49 Chicago, Milwaukee & St. Paul, 4½%, 1989 Chicago & Northwestern, 4%, 1923 Chicago & Northwestern, 5%, 1921 Chicago & West. Indiana, 6%, 1932 Cincinnati, Ham. & Dayton, 5%, 1942 Cleveland, Lorain & Wheeling, 5%, 1943 Delaware & Hudson, 7%, 1917 Erie & Pittsburgh, 3½%, 1940 Erie, 4%, 1951 Fitchburg, 4%, 1916 Housatonic, 5%, 1937 Illinois Central, 4%, 1955 Illinois Central, 4%, 1950 Illinois Central, 4%, 1950 Illinois Central, 4%, 1950 Illinois Central, 4%, 1951 Illinois Central, 4%, 1951 Illinois Central, 5%, 1923 Lebigh Valley, 6%, 1923 Long Island, 4%, 1949 Maine Central & European & No., 4%, 1933 Narragansett Pier, 4%, 1916 New England, 5%, 1945 New Haven & Derby, 5%, 1918 N. Y. Central & Hudson River, 3½%, 1997 N. Y. Central & Hudson River, 3½%, 1998 New York, New Haven & Hartford, 4%, 1955 New Haven & Deriver, 1998 New			
Atchison, Topeka & Santa Fe, 4%, 1995	5,000.00	84	4,200.00
Raltimore & Ohio 214 % 1926	9,000.00 10,500.00	93 90	8,370.00 9,450.00
Baltimore & Ohio, 4%, 1948	1 500.00	92	1.380.00
Boston & Albany, 4%, 1934	5,000.00	91	4,550.00
Boston & Albany, 5%, 1963	5,000.00	107	5,350.00
Boston & Lowell, 4%, 1918	5,000.00	97	4,850.00
Boston & Lowell, 4½%, 1933	5,000.00	97 83	4,850.00
Roston & Providence 4%, 1918	15,000.00 9,000.00	97	12,450.00 8,730.00
Central of N. J. 5% 1987	7,000.00	114	7,980.00
Central Pacific, 4%, 1949	8,000.00	92	2,760.00
Central Pacific, 31/2 %, 1929	500.00	91	455.00
Central Vermont, 4%, 1920	2,000.00	83	1,660.00 4,750.00
Chicago, Burlington & Quincy, 4%, 1927	5,000.00	95	4,750.00
Chicago, Burlington & Quincy, 34, %, 1929-49	5,000.00	82	4,100.00
Chicago, & Northwestern 4%, 1928	10,000.00 1,000.00	101 92	10,100.00 920.00
Chicago & Northwestern, 5%, 1921	3,000.00	100	8,000.00
Chicago & West. Indiana, 6%, 1932	6.000.00	106	6,360.00
Cincinnati, Ham. & Dayton, 5%, 1942	10,000.00 15,000.00 5,000.00	98	9,800.00
Cleveland, Lorain & Wheeling, 5%, 1933	15,000.00	103	15,450.00
Delaware & Hudson, 7%, 1917	5,000.00	109 87	5,450.00
Treia 40% 1951	5,000.00 5,000.00	88	4,350.00 4,400.00
Fitchburg, 4%, 1916	10,000.00	98	9,800.00
Housatonic, 5%, 1937	10,000.00	106	10,600.00
Illinois Central, 4%, 1950	3,000.00	87 77	2,610.00
Illinois Central, 31/2 %, 1952	5,000.00		3,850.00
Initional Central, 4%, 1955-18	10,000.00	90	9,000.00
Kansas City Fort Scott & Memphis 6% 1928	5,000.00 13,000.00	91 109	4,550.00 14,170.00
Lake Shore & Michigan Southern, 4%, 1928	5.000.00	89	4,450.00
Lehigh Valley, 6%, 1923	5,000.00	111	5.550.00
Long Island, 4%, 1949	5,000.00	90	4,500.00
Maine Central & European & No., 4%, 1933	4,000.00	90 98	3,600.00
New England 5% 1945	10,000.00 25,000.00 20,000.00	104	9,800.00 26,000.00 20,200.00
New Haven & Derby, 5%, 1918	20,000.00	101	20,200.00
N. Y. Central & Hudson River, 3½%, 1997	3,000.00	82	2,460.00
N. Y. Central & Hudson River, 31/2%, 1998	3,000.00	73	2,190.00
N. Y. Central & Hudson River, 3 1/2 1/0, 1998	5,000.00 5,000.00	78 89	3,900.00
New York New Haven & Hartford, 31/6, 1956.	9,000.00	68	4,450.00 6,120.00
New York, New Haven & Hartford, 6%, 1948-23	2,000.00	106	2,120,00
New York, New Haven & Hartford, 4%, 1955	10,000.00	77 84	2,120.00 7,700.00 16,800.00
New York, Ontario & Western, 4%, 1992	20,000.00	84	16,800.00
Northwestern Union 70, 1917	5,000.00 8,000.00	95 108	4,750.00 8,640.00
Norwich & Worcester 4% 1927	5,000.00	91	4,550.00
Old Colony, 4%, 1924	10,000.00	94	9,400.00
Old Colony, 4%, 1925	5,000.00 5,000.00	93	4,650 09
Oregon Short Line, 4%, 1929	5,000.00	89	4,450.00
Pennsylvania Gen. Freight, 4 1/2 1/2, 1923	5,000.00 5 000.00	98 97	4,900.00
Peoria & Northwestern \$14 % 1926	8,000.00	89	4,850.00 7,120.00
Princeton & Northwestern, 31/2 %. 1926	11,000.00	89	9,790.00
Richmond-Washington, 4%, 1943	5,000.00	92	4,600.00
Schenectady, 4½%, 1941	5,000.00	102	5 100 00
Status Electric, 5%, 1930	2,000.00	101 101	2,020.00
Terminal R. R. Association, St. Louis, 414 % 1939	12,000.00 6,000.00	99	2,020.00 12,120.00 5,940.00
Union Pacific 4%, 1947	22,500.00	96	21,600.00
West End Street, 4%, 1915	3,000.00	99	2,970.00
west mind Street, 4%, 1932	10,000.00	88	8,800.00

	Book value.	Rate.	Market value.
MISCELLANEOUS BONDS: -			
American Cotton Oil Co., 41/2 %, 1915	10,000.00	97	9,700.00
Am. Telephone & Telegraph Co., 4%, 1929	20,000.00	86	17,200.00
Clinton W. W. Co., Clinton, Iowa 5%, 1939	5,000.00	75	3,750,00
General Electric Co., 5%, 1952	5,000.00	104	5,200.00
Massachusetts Cas Co 414 % 1929	4,000.00	96	3,840.00
Massachusetts Gas Co., 4½%, 1931	5,000.00	94	4,700.00
Western Union Telegraph Co., 5%, 1938	5,000.00	94	4,700.00
Woonsocket Elec. Mach. & Power Co., 41/2 %, 1943	8,000.00	92	2,760.00
RAILBOAD STOCKS: -			
50 shs. Boston & Maine, com	5.000.00	43	2,150.00
31 " Old Colony,	3,100.00	156	4.836.00
100 " Pittsburgh, Ft. Wayne & Chicago	10,000.00	159	15,900.00
162 "Union Pacific, pref	16,200.00	85	13,770.00
25 " West End Street, com	1,250.00	138	1,725.00
BANK AND TRUST COMPANY STOCKS:			
10 shs. Beverly National	1,000.00	150	1.500.00
10 " First National, Salem (liq.)	300.00	5	50.00
20 " Fourth-Atlantic National, Boston	2,000.00	198	3,960.00
35 " Mercantile National, Salem	8.500.00	115	4.025.00
10 " Merchants National, Salem	500.00	170	850.00
50 " National Republic, Boston (liq.)	0.00	1	50.00
10 " National Shawmut, Boston	1,000.00	215	2,150.00
93 " Salem National, Salem (liq.)	0.00	6	558.00
100 " Second National, Boston	10,000.00	290	29,000.00
Miscellaneous Stocks: —			
20 shs. Claffin, H. B. Co., N. Y., 1st pref	2.000.00	82	1,640.00
15 " Edison Elec. Illum. Co., Boston	1,500.00	247	3,705.00
Totals	\$889,564.00		\$880,438.72

## INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY,

## INDIANAPOLIS, INDIANA.

# Commenced Business, April, 1897.

C. C. FOSTER, President.		ER, Secretary.
CÉ SHEET.		\$361,637.20
COME.		
Fire. \$422,022.84 52,328.11		
\$9,795.08 6,037.50 456.67	\$369,694.73	
	19,424.25	
•••••		389,118.96
••••••	••••••	\$750,756.18
RSEMENTS. Fire. \$158,397.87		
r losses t of losses s of officers, mployes	\$157,988.60 1,001.97 30,144.90	
	\$9,795.08 6,037.50 456.67 3,135.00 **SEMENTS.** Fire.** \$158,397.87 409.27 **Iosses	CE SHEET.  1912

# INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY. 663

Advertising, \$579.50; printing and stationery,	0.011.54	
\$1,632.04	2,211.54	
Postage, telegrams, telephone, and express	2,366.59	
Legal expenses	92.83	
Furniture and fixtures	173.30	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	514.21	
Inspections and surveys	10,113.21	
Repairs and expenses (other than taxes) on real		
estate	1,307.57	
Taxes on real estate	494.94	
State taxes on premiums	3,424.24	
Insurance-department licenses and fees	2,198.57	
Federal corporation tax	139.66	
Local tax to county	198.40	
Exchange	33.12	
General expense	198.00	
Dividends to policy-holders	120,780.34	
Gross decrease, by adjustment, in book value of	•	
ledger assets, viz.:		
Mortgage	75.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	334,656.99
Balance	•	\$416,099.19
		•
LEDGER ASSETS.		
Book value of real estate	\$29,500.00	
Mortgage loans on real estate	205,400.00	
Book value of bonds (Schedule D)	150,000.00	
Deposits in trust companies and banks on interest	14,924.35	
Agents' balances, under three months due	16,274.84	
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$416,099.19
NON-LEDGER ASSETS.		
T-44	Accrued.	
Interest on mortgages	\$3,245.98	
Interest on bonds	2,754.29	
Interest on bank balances	28.48	
Total interest accrued		6,028.75
Market value of real estate over book value $\ldots \ldots$		16,500.00
Gross assets	•••••	\$438,627.94
DEDUCT ASSETS NOT ADMITTE	<b>:</b> D.	
Book value of bonds over market value (Schedule D)		730.00
Total admitted assets		

#### LIABILITIES.

LIABILITIES.	
Gross claims for losses reported and unadjusted \$1,328.75	
Gross claims for losses resisted 2,171.25	
	<b>60</b> 500 00
Net amount of unpaid losses and claims	<b>\$3,500.00</b>
Unearned premiums on fire risks	179,461.23
Estimated federal, state, and other taxes, hereafter payable	3,851.11
Inspections	103.39
Total liabilities, except surplus	\$186,915.73
Surplus over all liabilities	250,982.21
Total	\$437,897.94
RISKS AND PREMIUMS, 1913.	
Fire. Risks.	Premiums.
In force December 31, 1912	\$291,921.29 422,022.84
Totals	\$713,944.13 355,021.66
In force at the end of the year 1913 \$17,266,018	\$358,922.47
RECAPITULATION OF FIRE RISKS AND PREMIUMS.	
Year Gross premiums Written. Term. Amount, charged. Unearned.	Premiums unearned.
Written.         Term.         Amount.         charged.         Unearned.           1913 One year or less         \$17,266,018         \$358,922,47         1-2	\$179,461.23
GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-	
panies?	\$12,500.00 None.
Total amount of assessments laid or ordered to be laid during the year on deposit notes or contingent premiums?	None.
on deposit notes or contingent premiums?	
Average percentage of cash premiums returned to date?	27%
Business in Connecticut, 1913.	Fire.
	\$284,575.00
Gross risks written Less \$36,000.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut	36,000.00
Not risks written	\$248,575.00
Gross premiums on risks written	\$4,644.87
Gross premiums on risks written  Less \$367.87 return premiums, and \$0.00 premiums for reinsurance in companies authorized in Connecticut	367.87
Net premiums received	. \$4,277.00
Losses paid Losses incurred	\$44.70 \$44.70
Losses incurred	<b>\$11.10</b>
Schedule D. Bonds owned by the Company.	
GOVERNMENT BONDS: — Book value. Rate.	
Hawaii, 4¼ %, 1920       \$10,000.00       100         Porto Rico, 4%, 1918       5,000.00       101         Porto Rico, 4%, 1920       5,000.00       101	\$10,000.00 5,050.00
Porto Rico, 4%, 1920 5,000.00 101	5,050.00
MUNICIPAL BONDS: — Indianapolis. Ind., 314 %, 1933	4,700.00
Indianapolis, Ind., 31, %, 1933	4,700.00
Indianapolis, Ind., 3¼%, 1933       5,000.00       94         Indianapolis, Ind., 8½%, 1934       5,000.00       94         Indianapolis, Ind., 3½%, 1936       10,000.00       94         LaFayette, Ind., 4½%, 1915       10,000.00       100	9,400.00 10,000.00
	,

# INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY. 668

	BOOK Value.	Kate.	market value.
Peru, Indiana, 4%, 1918	2,000.00	100	2,000.00
Peru, Indiana, 4%, 1919	2,000.00	100	2,000.00
Peru, Indiana, 4%, 1920	2,000.00	100	2,000.00
Peru, Indiana, 4%, 1921	2,000.00	100	2,000.00
Peru, Indiana, 4%, 1922	2,000.00	100	2.000.00
Madison, Indiana, 4%, 1920	10,000.00	100	10.000.00
Shelbyville, Indiana, 4%, 1918	3,000.00	100	3.000.00
Shelbyville, Indiana, 4%, 1919	6,500.00	100	6.500.00
Shelbyville, Indiana, 4%, 1920	5,500.00	100	5,500.00
South Bend, Ind., 4%, 1924	20,000.00	100	20,000.00
South Bend, Ind., 4%, 1925	20,000.00	100	20,000.00
Washington Tp. Marion Co., Ind., 41/4 %, 1919	1.000.00	101	1.010.00
Washington Tp. Marion Co., Ind., 44 %, 1920	3,000.00	101	3.030.00
Washington Tp. Marion Co., Ind., 4 4 %, 1921	8,000.00	101	8.030.00
Washington Tp. Marion Co., Ind., 41/4 %, 1922	3,000,00	101	3,030.00
Washington Tp. Marion Co., Ind., 4 4 %, 1923	3.000.00	101	3.030.00
Washington Tp. Marion Co., Ind., 4 4 %, 1924	8.000.00	102	3.060.00
Washington Tp. Marion Co., Ind., 41/4 %, 1925	8,000.00	102	3.060.00
Washington Tp. Marion Co., Ind., 4 % %, 1926	8,000.00	102	3.060.00
Washington Tp. Marion Co., Ind., 44%, 1927	3,000.00	102	3,060.00
Totals	\$150,000.00		\$149,270.00

CLARENCE H. NELSON, President.

# LOWELL MUTUAL FIRE INSURANCE COMPANY,

#### LOWELL, MASS.

## Commenced Business, April, 1832.

021121.02 21 2125021, 2 2014020			,
RALANC	E SHEET.		
Amount of ledger assets December 31, 1			\$186,255.02
Amount of leager assets December 31, 1	812	• • • • • • • • • • • • • • • • • • • •	φ1 <i>0</i> 0,200.02
INC	OME.		
. 1100	Fire.		•
Gross prems. received during the year	\$90,291.95		
Deduct reinsurance,	• •		
\$7,209.61			
and return premiums,			
<b>\$</b> 3,616.07	10,825.68		
Received for premiums		\$79,466.27	
Gross interest on mortgage loans		• • • • • • • • • • • • • • • • • • • •	
Gross interest on bonds and divi-			
dends on stocks	7,613.69		
Gross interest on deposits	463.13		
Total gross interest		8,359.32	
Agency department commissions		2,034.45	•
Gross profit on sale or maturity of ledge		,	•
Stocks		5,585.00	
Gross increase, by adjustment, in boo	k value of		
ledger assets, viz.:			
Bonds	•••••	35.00	
Total income	• • • • • • • • • • • • • • • • • • • •		95,480.04
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$281,735.06

JOSEPH PEABODY, Secretary.

Fire.		
Gross amount paid policy-holders		
for losses (including \$479.82		
occurring in previous years) \$28,602.52		
Deduct amount received for reinsur-		
ance in other companies 1,176.13		
Net amount paid policy-holders for losses	<b>\$</b> 27,426.39	
Expenses of adjustment and settlement of losses	567.22	
Commissions or brokerage	11,901.05	
Salaries, fees, and all other charges of officers,	11,501.00	
directors, trustees, and home-office employees	11,939.16	
Rents	1,200.00	
Advertising, \$240.66; printing and stationery,	1,200.00	
\$465.30	705.96	
Postage, telegrams, telephone, and express	613.64	
Furniture and fixtures	81.94	
Maps, including corrections	480.92	
Underwriters' boards and tariff associations	546.09	
State taxes on premiums	913.60	
Insurance-department licenses and fees	176.00	
City of Lowell taxes	58.20	
Office cleaning	88.34	
Lighting office	66.21	
Treasurer's bond premium	90.00	
Insurance on office furniture	16.00	
Rent of safety deposit box	35.00	
Dividends to policy-holders, \$29,421.97 less divi-	<b>55.</b> 00	
dends received from reinsuring companies,		
\$1,413.33	28,008.64	
Agents' balances charged off	7.14	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds	51.25	

Total disbursements	84,972.75
Balance	\$196,762.31

# LEDGER ASSETS.

Mortgage loans on real estate	<b>\$5,500.00</b>
\$56,700.00 (Schedule D)	167,700.00
Cash in company's office	229.17
Deposits in trust companies and banks on interest .	13,579.96
Agents' balances, under three months due	9,753.18

#### NON-LEDGER ASSETS.

	MON-TWOOPE YO	DEID.		
			Accrued.	
Interest on mortgages			\$66.28	
Interest on bonds				
Interest on bonds	•••••	· · · · · · · · · · · · · · · · · · ·	1,517.17	
Total interest accrued				1.583.45
				•
Market value of bonds and s	tocks over book v	aiue (Schedu	ie D)	77.00
Total admitted assets			•••••	\$198,422.76
	LIABILITIE	s.		
Gross claims for losses repo	rted and unadiu	sted		\$845.84
Unearned premiums on fire	•			111,878.03
Dividends due policy-holders				1,351.33
Salaries, rents, expenses, bil	•	•		100.00
Estimated federal, state and	l other taxes, he	reafter payab	le	155.75
Reinsurance and return pren	niums due other o	ompanies		317.21
Total liabilities, except	aurnlua		-	\$114.648.16
				• - •
Surplus over all liabilities		••••••		83,774.60
Total	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • •	\$198,422.76
70	ISKS AND PREMIU	ara 1019		
, and a second s	IBRS AND PREMIU Fir		Risks.	Premiums.
In force December 31, 1912			14,679,126	\$224,639.16
Written or renewed during the	year	• • • • • • • • • • •	5,769,599	90,291.95
Totals			20.448,725	\$314,931.11
Deduct those expired and mar	ked off as termina	ted	5,362,653	82,767.35
In force at the end of the	year 1913	\$	15,086,072	\$232,163.76
Deduct amount reinsured	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · <u> </u>	1,040,066	16,226.15
Net amount in force Dece	mber 81, 1918	\$	14,046,006	\$215,937.61
Danis	B	AND Dr		
Year	ATION OF FIRE RIS	KS AND PREM ross premiums		Premiums
Written. Term.	Amount.	.charged.	Unearned.	unearned.
1913 One year or less	\$1,725,093	\$25,452.68	1-2	\$12,726.34
1911	1,410,880	26,440.41	1-6	4,406.73

Year		Gross premiums		Premiums
Written. Term.	Amount.	.charged.	Uncarned.	unearned.
1913 One year or less	\$1,725,093	\$25,452.68	1-2	\$12,726.34
1911 ]	1,410,880	26,440.41	16	4,406.73
1912 Three years	1.393.148	27,106.59	1-2	13,553.29
1913	1,741,687	31,982.39	5–6	26,652.00
19091	1,359,666	18,691.10	1–10	1,869.11
1910	1,539,490	20,723.87	3–10	6,217.16
1911   Five years	1,529,287	20,201.73	1-2	10,100.87
1912	1,646,619	22,262.11	7-10	15,583.47
1918 }	1,700,136	28,076.73	9–10	20,769.06
Totals	\$14,046,006	\$215,937.61		\$111,878.08

#### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer

\$7,500.00

669	PANY.	RANCE COME	FIRE INSU	MUTUAL	LOWELL
None.	newer e year newer piring three	laid during the	other officers?. ordered to be niums? ned during th z.: One year, per cent.	directors or onents laid or ontingent prenemiums retur or profits, view years, 60	amount loaned to a mount of assessm leposit notes or con tage of cash pre- cies as dividends of s, 40 per cent.; fix
Fire. \$678,661.00 48,784.00	com-	UT, 1913. reinsurance in	in Connectice ad \$19,950.00 cut	Business canceled, ar	risks written \$28,834.00 risks panies authorized
\$629,877.00 \$8,652.49 667.16	irance	niums for reinsu	\$261.34 prem	ks written premiums, and horized in Co	et risks written premiums on risks \$405.82 return pr in companies auth
\$7,985.83 \$2,155.91 187.50	 ecticut	orized in Conne	ompanies auth	reinsured in c	paid
	ecticut	orized in Conne	ompanies auth	einsured in c	et losses paid incurred losses on risks re
\$1,968.41	••••	· · · · · · · · · · · · · · · · · · ·			et losses incurred
Market value. \$1,980.00 970.00 2,880.00 1,960.00		Book value. \$2,000.00 1.000.00 3,000.00 2,000.00		BONDS:	
5,880.00 2,730.00 3,400.00 830.00 1,640.00 1,860.00 2,850.00 2,820.00 6,930.00 2,730.00 2,310.00 820.00 1,000.00 1,000.00 7,700.00 6,160.00	91 86 98 91 79 85 83 93 93 94 991 77 77 92 79	3,000.00 10.000.00 6,000.00 3,000.00 1,000.00 1,000.00 2,000.00 2,000.00 3,000.00	· · · · · · · · · · · · · · · · · · ·	Bonds:— 985 935 1916 1932 , 1925 1921 1920 , 3½%, 1948 y, 4%, 1948 y, 4%, 1949 h, 4%, 1987  1951 deson River, 3 ludson River, 1048 k Hartford, 4% k Hartford, 4% k, 1926 h, 4%, 1954	RAILROAD & Albany, 4%, 19. Elevated, 4%, 13. & Lowell, 4%, 1 & Lowell, 4%, 1 & Maine, 3½%, 1 o, Burl. & Quincy, 1915 urg, 4%, 1915 urg, 4%, 1925 urg, 4%, 1925 urg, 4%, 1925 urg, 4%, 1926 urg, 4%, 1926 urg, 4%, 1927 urg, 4%,
11,180.00 4,950.00 6,000.00 940.00	86 99 100 94	13,000.00 5,000.00 6,000.00 1,000.00	932	Co., 4%, 1929 ., 5%, 1917-1 l. Co., 5%, 19 ., 5%, 1932	MISCELLANEOU can Tel. & Tel. Co t. St. Railway Co., Ingland Tel. & Tel. Tel. & Tel. Co.,
3,260.00 1,591.00 11,857.00 690.00	163 43 167 115	2,000.00 3,700.00 7,100.00 600.00		wellne, comoverassachusetts	RAILROAD shs. Boston & Low Boston & Main Lowell & Ando Vermont & Ma
				M (0. MAN OF A.	Dayer Co

1,600.00

185

BANK STOCKS: —
shs. Union Nat'l, Lowell .....

2,960.00

# LOWELL MUTUAL FIRE INSURANCE COMPANY.

		MISCELLANBOUS STOCKS:	Book value.	Rate.	Market value.
86	shs.	Appleton Co., Lowell	8,600.00	172	6.192.00
70	44	Bigelow Carpet Co., Lowell	7.000.00	151	10.570.00
20	**	Hamilton Mig. Co., Lowell	2.000.00	82	1.640.00
15 16 82	44	Hill Co., Lewiston, Maine	1.500.00	95	1,425.00
16	**	Lawrence Co	1.600.00	151	2.416.00
32	44	Lowell Bleachery Co	3,200.00	138	4.416.00
46 50	**	Lowell Gas Light Co	4.600.00	280	12,880.00
50	44	Mass. Cotton Mills	5,000.00	111	5.550.00
132	**	Merrimack Mig. Co., com	13,200.00	25	8,300.00
		Totals	\$167,700.00		\$167,777.00

## LUMBER MUTUAL FIRE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, March, 1895.

RGE W. GALE, President.

HARRY E. STONE, Secretary.

	BALANCE	SHEET.
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ount of ledger assets December 31, 1912 \$755,4	ount	of	ledger	assets	December 31	, 1912		\$755,448.2
---	------	----	--------	--------	-------------	--------	--	-------------

INC	COME.		
ss prems. received during the year	Fire. \$522,989.72 57,998.27		
Received for premiumsss interest on bondsss interest on depositsss interest on overdue premiums	\$24,369.46 3,884.51 .84	\$464,991.45	
Total gross interest		28,254.81	
m Gale & Stone, agentsss profit on sale or maturity of ledg		22,000.00	
onds ss increase, by adjustment, in bo ledger assets, viz.:		252.54	
onds		376.24	
Total income			515,875.04
Sum of both amounts			\$1,271,323.27

# DISBURSEMENTS.

ss amount	paid policy-holders	Fire.
	(including \$9,785.74	
curring in p	revious years)	\$198,296.69
uct amount	received for discount	642.50
The same of the same of		

Net amount paid policy-holders for losses ... \$197,654.19

Expenses of adjustment and settlement of losses	335.44	
Commissions or brokerage	25,066.30	
Allowances to local agencies for miscellaneous	_0,000.00	
agency expenses	2,343.41	
Salaries, fees, and all other charges of officers,	_,0 _01	
directors, trustees, and home-office employees	40,012.94	
Rents	4,200.00	
Advertising, \$347.90; printing and stationery,	2,200.00	
\$2,087.33	2,435.23	
Postage, telegrams, telephone and express	1,160.96	
Legal expenses	1,047.48	
Furniture and fixtures	152.43	
Fire department, fire patrol and salvage corps	102,10	
assessments, fees, taxes and expenses	230.07	
Inspections and surveys	5,298.59	
State taxes on premiums	7,898.18	
Insurance-department licenses and fees	1,231.75	
Federal corporation tax	5,315.75	
Various municipal taxes	63.64	
Ga., Ind., Me., Minn., Ore., publication of statements	156.59	
Ala., Cal., Ga., Ill., O., Wash., W. Va., special		
taxes	110.44	
Subscription to publications	371.72	
Collecting bad bills	13.10	
Premium on surety bonds and workmen's compen-		
sation policy	67.14	
Auditing accounts	475.00	
Expense of company's meetings	295.79	
Expense of attending various meetings	469.48	
Water, ice and towel supply	89.70	
Petty cash items	270.65	
Notarial fees	47.50	
Rent of vault	40.00	
Christmas appropriation	350.00	
Dividends to policy-holders	172,437.36	
Agents' balances charged off	125.67	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	382.05	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		•
Bonds	474.04	
· -		
Total disbursements	•••••	470,622.59
Balance		\$800,700.68

LUMBER MUTUAL FIRE INSURANCE COMPANY.	673
LEDGER ASSETS.	
value of bonds (Schedule D) \$ 673,471.84	
n company's office	
its in trust companies and banks on interest 106,187.56	
s' balances, under three months due 19,779.89	
s' balances, over three months due 183.52	
2003 - 100.02	
otal ledger assets, as per balance	\$800,700.68
THE STREET	
NON-LEDGER ASSETS.	
Due. Accrued.	
st on bonds \$8,659.89	
st on special account, Inter-	
onal Trust Co	
Atlant may	
otal interest due and accrued	8,834.89
om Gale & Stone, agents	12,652.91
held for agency expenses	663.12
ross assets	\$822,851.60
DEDUCT ASSETS NOT ADMITTED.	
s' balances, representing business written	
r to October 1, 1913	
value of bonds over market value (Schedule	
40,056.84	
om Gale & Stone, agents	
72,002.01	
otal	52,893.27
Total admitted assets	\$769,958.33
A the tradegram of the same and	
LIABILITIES.	
claims for losses reported and unadjusted \$783.47	
claims for losses resisted	
Carry Language	40.054.50
et amount of unpaid losses and claims	\$3,954.72
ned premiums on fire risks	221,145.13
es, rents, expenses, bills, accounts, fees, etc., due or	20.0
ued	88.64
ated federal, state, and other taxes, hereafter payable	6,256.06
e for federal income tax withheld at the source	11.67
otal liabilities, except surplus	\$231,456.22
s over all liabilities	538,502.11
	19 June 1995

\$769,958.33

Total

	SPECIAL DEPOS	ITTR.	
(Showing deposit	s not held for protec	ction of all policy-holder	rs.)
State, Country, M		Market value of deposit.	Corresponding liabilities.
Georgia		\$10,000.00	\$4,958.81
Special deposits in excess of			
	RISKS AND PREMIU	•	
In fame December 21 1019	Fir		Premiums.
In force December 31, 1912 Written or renewed during th	ie year	\$18,187,912 23,365,854	\$407,769.51 522,989.72
Totals			\$930,759.23
In force at the end of th	e vest 1913	\$19.810,579	\$442,290,26
	LATION OF FIRE RIS	• • • • • • • • • • • • • • • • • • • •	4112,200.20
Year		ross premiums	Premiums
Written. Term.	Amount.	charged. Unearned.	unearned.
1913 One year or less	\$19,810,579	\$442,290.26 <b>1</b> -2	\$221,145.18
	ENERAL INTERRO		
Largest gross aggregate an anywhere in the United S reinsurance, whether the panies?  Total amount loaned to direct of aggregaments on deposit notes or conting Percentage of cash premiur policies as dividends or pr Average percentage of cash	tors or other officers		<b>\$20,00</b> 0.00 None.
Average percentage of cash	premiums returned t	o date?	31.56%
	BUSINESS IN CONNECT		Fire.
Gross risks written Less \$98,245.00 risks can	celed, and \$0.00 rei	nsurance in companies	
authorized in Connect	licut		98,245.00
Net risks written			
Gross premiums on risks wi	ritten		\$12,751.78
Gross premiums on risks w Less \$745.61 return premiu companies authorized	in Connecticut	dime for Leinsdiance iff	745.61
Net premiums received			\$12,006.17
Losses paid			\$7,450.87
Net losses paid			\$7,450.87 \$4,200.87
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	••••••	\$4,200.87
Cah adail	e D. Bonds owned	by the Company	
Om	Dayman	Dealeralus Dete	Market value.
Attleborough, Mass., 3½%, 1925 Boston, Mass., 3½%, 1925 Boston, Mass., 3½%, 1935 Brockton, Mass., 3½%, 1935 Brockline, Mass., 3½%, 1936 Brookline, Mass., 3½%, 1936 Brookline, Mass., 3½%, 1936 Cambridge, Mass., 3½%, 1936 Cambridge, Mass., 3½%, 1936	1920	. \$4,848.93 97	<b>e</b> 4 850 00
Boston, Mass., 31/2%, 1922		. 4,723.43 95 . 9,761.53 94	4.750.00
Boston Mass. 314 % 1935		. 9,761.53 94 . 9,000.00 90	9,400.00 8,100.00
Brockton, Mass., 31/2 % 1934		. 14,100.82 90	12.600.0V
Brookline, Mass., 31/2 %, 19:	20	. 2,445.65 96 . 2,437.76 95	2,400.00
Brookline, Mass., 31/2 %, 19:	21	. 2,437.76 95	2.375.00
Brookline, Mass., 3½%, 19	22	. 2,430.17 95 . 2,422.87 94	2,375.00 2,350.00
Cambridge Mass 31/4 % 19	21	5,072.63 96	1,800.00
Cambridge, Mass., 31/2 %, 19:	25	. 15,210.72 94	14,100.00
Falmouth, Mass., 31/2 %, 195	29	943.11 91	\$10.00
Falmouth, Mass., 31/2%, 193	30	. 1,880.92 90	1,800.00 1.800.00
Cambridge, Mass., 3½%, 19. Cambridge, Mass., 3½%, 19. Falmouth, Mass., 3½%, 19. Falmouth, Mass., 3½%, 19. Falmouth, Mass., 3½%, 19. Framingham, Mass., 4%, 19. Georgia State, 4½%, 1915.	25	. 1,875.84 90 . 4,037.41 98	3 920 00
Framingham, Mass., 4%, 19	26	4,039.88 98	3,920.00
Georgia State, 41/2 %, 1915 .		10,249.51 100	10,000.00
Gloucester, Mass., 4%, 1916		1,004.58 99	990.00
Glovester, Mass., 4%, 1917		. 2,012.70 99 2,016.12 99	1,980.00 1,980.00
Gloucester, Mass., 4%, 1919		2,016.12 99 2,019.41 99	1 980.00
Gloucester, Mass., 4%, 1920		2,022.59 99	1.980.00
Gloucester, Mass., 4%, 1921		2,025.64 98	1,960.00 980.00
Framingham, Mass., 4%, 19: Georgia State, 4½%, 1915 Gloucester, Mass., 4%, 1916 Gloucester, Mass., 4%, 1917 Gloucester, Mass., 4%, 1918 Gloucester, Mass., 4%, 1920 Gloucester, Mass., 4%, 1921 Gloucester, Mass., 4%, 1922 Nashville, Tenn., 4½%, 192	9	1,014.29 98 10,399.13 98	9,800.00
14 WELLA 1116 ' T GULL' 1 2 35 36' 197	· · · · · · · · · · · · · · · · · · ·	. 20,000.10 80	0,000

	Book value.	Rate.	Market value.
Ottawa, Ont., 41/2 %, 1943	9,605.80	94	9,400.00
Pawtucket, R. I., 4%, 1944	10,525.56	94 99	9,400.00
Pittsfield, Mass., 34, %, 1916	996.10 2,982.16	98	990.00 <b>2,94</b> 0.00
Pittsfield, Mass., 8 ½ %, 1917	991.60	98	980.00
Portland, Ore., 4%, 1934	10,909.08	93	10,230.00
Stamford, Conn., 4%, 1938	5,201.25 4,950.00	95 95	4,750.00 4,750.00
Toronto, Ont., 4%, 1922	4,753.70	94	4.700.00
Waltham, Mass., 31/2 %, 1921	7,078.44	95 95	6,650.00
Ottawa, Ont., 4½%, 1948 Pawtucket, R. I., 4%, 1944 Pittsfield, Mass., 3½%, 1915 Pittsfield, Mass., 3½%, 1916 Pittsfield, Mass., 8½%, 1917 Portland, Orc., 4%, 1934 Stamford, Conn., 4%, 1938 Stamford, Conn., 4%, 1942 Toronto, Ont., 4%, 1922 Waltham, Mass., 8½%, 1921 Waterbury, Cenn., 4%, 1941	5,083.88	90	4,750.00
RAILEOAD BONDS:—  Baltimore & Ohio Pittsburgh, Lake Erle & West Va., 4%, 1941 Boston & Albany, 3½%, 1951 Boston & Albany, 4%, 1938 Boston Elevated, 4½%, 1941 Boston Elevated, 5%, 1942 Boston & Maine, 4%, 1926 Boston & Maine, 4%, 1926 Boston & Maine, 4%, 1928 Boston & Morthern Street, 4%, 1955 Boston & Northern Street, 4%, 1954 Boston & Northern Street, 4%, 1954 Boston & Northern Street, 4%, 1954 Boston, Revere Beach & Lynn, 4½%, 1927 Chicago, Burl. & Quincy, 4%, 1949 Chicago Rys., 5%, 1927 Cleveland Ry., 5%, 1931 Concord & Montreal, 4%, 1920 Dallas Electric Corporation, 5%, 1922 Danville Street Ry. & Light Co., 5%, 1925 Dutchess County, 4½%, 1940 Fitchburg, 4½%, 1928 Minternational Ry. Co., 5%, 1962 Kansas City & Memphis Ry. & Bridge Co., 5%, 1929 Kansas City & Memphis Ry. & Bridge Co., 5%, 1929 Kansas City & Memphis Ry. & Bridge Co., 5%, 1929 Kansas City & Memphis Ry. & Bridge Co., 5%, 1929 Mainn. St. Paul & Sault Ste. Marie, Central Term. Ry. Co., 4%, 1941 Montreal Tramways Co., 5%, 1941 Montreal Tramways Co., 5%, 1941 Montreal Tramways Co., 5%, 1941 New York, New Haven & Hartford, 4%, 1935 New York, New Haven & Hartford, 4%, 1956 New York, New Haven & Hartford, 4%, 1956 New York, New Haven & Hartford, 4%, 1956 Northern Texas Traction Co., 5%, 1933 Northern Texas Traction Co., 5%, 1933			
Baltimore & Ohio	4,598.08	84	4 200 00
Boston & Albany. 34%, 1951	3,723.38	80	4,200.00 3,200.00
Boston & Albany, 4%, 1938	3,723.38 15,195.94 10,000.00 5,000.00	91	13,650.00 9,200.00
Boston Elevated, 4½%, 1941	10,000.00 5,000.00	92 99	4,950.00
Boston & Maine. 4%. 1926	8,099.79	83	6,640.00
Boston & Maine, 41/2%, 1929	5,225.10	85	4,250.00
Boston & New York Air Line, 4%, 1955	9,954.27	86 83	8,600.00 1,660.00
Roston & Northern Street, 4%, 1954	7.369.55	83	6,640.00
Boston, Revere Beach & Lynn, 41/2 %, 1927	1,807.64 7,369.55 10,518.87	96	9,600.00
Chicago, Burl. & Quincy, 4%, 1949	5,086.10 4,962.15	93	4,650.00 4,850.00
Claveland Ry 5% 1921	5,000.00	97 100	5,000.00
Concord & Montreal, 4%, 1920	10,000.00	94	9,400.00 4,750.00
Dallas Electric Corporation, 5%, 1922	4,850.00 5,000.00	95	4,750.00
Danville Street Ry. & Light Co., 5%, 1925	5,303.63	95 95	4,750.00 4,750.00
Fitchburg. 44%. 1928	10,331.84	95	9,500.00
Fitchburg, 41/2 %, 1928	1,038.64 4,768.11 7,622.21 5,165.60	95	950.00
Florida East Coast, 4½%, 1959	4,768.11 7,699.91	90 91	4,500.00 7,280.00
Kansas City & Memphis Rv. & Bridge Co., 5%, 1929	5.165.60	97	4,850.00
Kansas City Terminal, 4%, 1960	4,896.90	92	4,600.00
Lake Shore & Michigan Southern, 4%, 1981	9,191.06 9,981.46	89 90	8,900.00 9,000.00
Me Cent Co. & the Europ. & No. Amer., 4%, 1933	5,066.66	90	4.500.00
Middlesex & Boston Street, 41/2 %, 1982	4,915.32	94	4,700.00
Minn., St. Paul & Sault Ste. Marie, Central Term.	4,852.92	93	4,650.00
Montreal Tramways Co., 5%, 1941	7,982.50	97	7.760.00
New York Central & Hudson River, 4%, 1934	4,897.67	86	4,300.00 7,700.00
New York, New Haven & Hartford, 4%, 1955	4,897.67 10,143.86 11,149.86 9,568.13	77 106	10,600.00
New York, New Haven & Hartford, 4%, 1958	9,568.13	77	7,700.00
New York, New Haven & Hartford, 4%, 1956	5,740.88	77	4,620.00 3,625.00
Northern Chic Traction & Light Co., 4%, 1933	3,759.04	72%	
4%, 1921	4,814.60	95	4,750.00
Northern Texas Traction Co., 5%, 1933	4,951.70 2 971 02	<b>99</b>	4,950.00 2,970.00
Old Colony 4% 1938	4,951.70 2,971.02 5,116.80	89	4,450.00
Old Colony St., 4%, 1954	5.422.92	84	5,040.00
Pennsylvania Co., 4%, 1952	4,875.74 5,192.39	91 96	4,550.00 4,800.00
Providence Securities 4% 1957	8,530.94	70	7,000.00
Seattle Electric Co., 5%, 1929	4,690.84 4,763.81	96	4,800.00
Texas Traction Co., 5%, 1987	4,763.81 4,954.94	92 98	4,600.00 4,900.00
West End St 44% 1928	5,092.68	96	4,800.00
West End St. 4%, 1916	6,013.25	98	5,880.00
Northern Pacific Ry. Co., Great Northern Ry. Co., 4%, 1921  Northern Texas Traction Co., 5%, 1933  Northern Texas Traction Co., 5%, 1938  Old Colony, 4%, 1938  Old Colony, 4%, 1938  Portland & Ogdensburg, 4%, 1952  Providence Securities, 4%, 1957  Seattle Electric Co., 5%, 1929  Texas Traction Co., 5%, 1987  Virginian Railway Co., 5%, 1982  West End St., 4%, 1916  West End St., 4%, 1916  West End St., 4%, 1917	2,006.33	97	1,940.00
			# F00 00
MISCELLANEOUS BONDS:  Adirondack Electric Power Corp'n, 5%, 1962  American Agricultural Chemical Co., 5%, 1928  American Tel. & Tel. Co., 4%, 1929  Armour & Co., 4½%, 1989  Bell Tel. Co. of Canada, 5%, 1925  Central Maine Power Co., 5%, 1939  Consumers Power Co., 5%, 1936  Consumers Power Co., 5%, 1936  Consumers Power Co., 5%, 1938	8,000.00 9, <b>66</b> 6.01	94 98	7,520.00 9,800.00
American Agricultural Unemical Uo., 0%, 1928	11 K17 1K	86	10,320.00
Armour & Co., 4½%, 1989	4,802.54	90	10,320.00 4,500.00
Bell Tel. Co. of Canada, 5%, 1925	4,802.54 5,047.17 7,882.00	97 94	4,850.00 7,520.00
Central Maine Power Co., 5%, 1939	5,101.95	100	5,000.00
Consumers Power Co., 5%, 1936	4.813.27	100 99	4,950.00
Consumers Power Co., 5%, 1936	4,807.08	99 100	4,950.00 10,000.00
Detroit Edison Co., 5%, 1933	10,067.60	100	10,000.00

	Book value.	Rate.	Market value.
Dominion Pr. & Transmission Co., 5%, 1932	4.611.51	92	4,600.00
Eastern Texas Electric Co., 5%, 1942	4,709.33	93	4,650.00
El Paso Electric Co., 5%, 1932	1.951.48	9714	
Hamilton Elec. Lt. & Cat'act Pr. Co., Ltd., 5%, 1929	5.070.99	100 "	5,000.00
Iroquois Iron Co., 5%, 1914	994.98	99	990.00
Iroquois Iron Co., 5%, 1916	3.946.80	95	3.800.00
Massachusetts Gas Cos., 41/2 %, 1929	4,940.95	96	4,800.00
Massachusetts Gas Cos., 414 %, 1931	4,897.69	94	4.700.00
Minneapolis General Electric Co., 5%, 1934	3,050.89	100	3.000.00
Missouri Edison Electric Co., 5%, 1927	6,059.00	99	5.940.00
New England Tel. & Tel. Co., 5%, 1932	5,000.00	100	5.000.00
Omaha Electric Light & Power Co., 5%, 1933	5.043.64	92	4,600.00
Portland General Electric Co., 5%, 1935	5.046.20	100	5,000.00
San Francisco Gas & Electric Co., 41/2 %, 1933	7.548.50	89	7,120.00
Scranton Electric Co., 5%, 1937	9.906.12	100	10,000.00
Sierra & San Francisco Power Co., 5%, 1949	4,518,27	94	4.700.00
Southern California Edison Co., 5%, 1939	7.827.67	93	7.440.00
Southern Power Co., 5%, 1930	4,934.63	98	4,900.00
Texas Power & Light Co., 5%, 1937	4.852.42	89	4.450.00
United Electric Securities Co., 5%, 1941	4,000.00	98	3,920.00
Utica Gas & Electric Co., 5%, 1957	4,636.07	98	4.900.00
Western Electric Co., 5%, 1922	4,982.10	100	5,000.00
Totals	\$673,471.84		\$633,415.00

# RCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY,

# WORCESTER, MASS.

# Commenced Business, January, 1847.

WART BROWN, President. HARRY S. MYRICK, Secretary.

#### BALANCE SHEET.

nt of	ledger	assets	December	31,	1912		\$275,790.21
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## INCOME.

AND THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO I	Fire.		4
prems. received during the year reinsurance,	\$95,786.35		•
45			
return premiums,			14
57	6,001.02		
eceived for premiums		\$89,785.33	
interest on mortgage loans interest on bonds and divi-	\$432.50		
s on stocks	8,474.35		
interest on deposits	211.66		
interest on agency account interest on Hollis claim paid	1.96		
ferrimack Mutual	108.59		
rents from company's property	3,900.00	- 0	- , ,
tal gross interest and rents on federal corporation tax		13,129.06 130.72	
tal income		da	103,045.11
		_	

Sum of both amounts .....

\$378,835.32

DISDURSEMENTS,		
Fire.		
Gross amount paid policy-holders		
for losses (including \$5,433.89		
occurring in previous years) \$28,407.36		
Deduct amount received for salvage,		
\$147.29		
and for reinsur. in other companies,		
\$1,661.44 1,808.73		
Net amount paid policy-holders for losses	\$26,598.63	
Expenses of adjustment and settlement of losses	604.04	
Commissions or brokerage	14,149.42	
Salaries, \$990.00, and expenses, \$622.75, of special		
agents	1,612.75	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	9,057.50	
Rents	1,082.50	
Advertising, \$97.94; printing and stationery,		
\$1,026.67	1,124.61	
Postage, telegrams, telephone, and express	442.44	
Legal expenses	<b>352.29</b>	
Furniture and fixtures	722.69	
Maps, including corrections	636.41	
Underwriters' boards and tariff associations	465.40	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	210.69	
Inspections and surveys	1,002.51	
Repairs and expenses (other than taxes) on real		
estate	82.31	
Taxes on real estate	778.60	
State taxes on premiums	1,170.97	
Insurance-department licenses and fees	303.26	
Interest on Hollis loss	217.19	
Cleaning office	120.00	
General office expenses	259.15	
Traveling	210.00	
Periodicals	20.00	
Surety bonds	27.20	
Lights	31.36	
Dividends to policy-holders, \$27,163.68, less divi-		
dends received, from reinsuring companies,	05 070 94	
\$1,284.32	25,879.36	
Agents' balances charged off	162.93	
Gross loss on sale or maturity of ledger assets, viz.:  Bonds	1,656.25	
_		
Total disbursements	• • • • • • • • • • • • • • • • • • • •	88,980.46
Balance	• • • • • • • • • • • • • • • • • • • •	\$289,854.86

MERCRANIS AND FARMERS MUIUAL	FIRE INS.	019
LEDGER ASSETS.		
Book value of real estate	\$57,482.35	
Mortgage loans on real estate	8,650.00	
Book value of bonds, \$194,740.25, and stocks	•	
\$13,642.60 (Schedule D)	208,382.85	
Cash in company's office	918.32	
Deposits in trust companies and banks on interest	5,448.59	
	•	
Agents' balances, under three months due	8,827.48	
Agents' balances, over three months due	145.27	
Total ledger assets, as per balance		\$289,854.86
Non-ledger assets.		
	Accrued.	
Interest on mortgages	\$109.42	
Interest on bonds	2,750.86	
Rents on company's property or lease	325.00	
-		
Total interest and rents accrued		3,185.28
Market value of real estate over book value		
		2,517.65
Return premium due on policies covering building		01.05
street	•••••••	21.85
Gross assets		\$295,579.64
DEDUCT ASSETS NOT ADMITTE	D.	
Agents' balances, representing business written		
prior to October 1, 1913	145.27	
Book value of bonds and stocks over market value	120.21	
	00 255 05	
(Schedule D)	20,355.85	
Total		20,501.12
Total admitted assets		<b>\$</b> 275,078.52
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December		
31, not reported	\$2,768.23	
•		
Gross claims for losses resisted	688.50	
Total	3,456.73	
Deduct reinsurance due or accrued	21.50	
Net amount of unpaid losses and claims		<b>\$</b> 3,435.23
Tinestned premiums on fire risks		131 098 89
Unearned premiums on fire risks		131,028.62 1,054.93

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued

150.00

Estimated federal, state, and other taxes, hereafter payable  Reinsurance and return premiums due other companies				756.89
Reinsurance and return pr	405.08			
Total liabilities, excep Surplus over all liabilities	•			\$136,830.75 138,247.77
Total		• • • • • • • • • • • • • • • • • • • •		\$275,078.52
	RISKS AND PREMI	UMS. 1913.		
	F	re.	Rieks.	Premiums.
In force December 31, 1912 . Written or renewed during th	e year	· · · · · · · · · · · · · · · · · · ·	20,863,005 7,282,836	\$266,811.92 95,786.35
Totals Deduct those expired and mar	ked off as terminat	ed	7,050,980	\$362,098.27 97,542.73
In force at the end of the Deduct amount reinsured	e year 1918		521,044,861 523,207	\$264,555.54 6,807.85
Net amount in force Dec	ember 31, 1913		20,521,654	\$257,747.69
RECAPITU	LATION OF FIRE RI	SKS AND PRES	awa.	
Year	•	Gross premium	8	Premiums
Written. Term.	Amount. \$1,977,798	charged.	Unearned. 3 1–2	unearned.
1913 One year or less 1912 } _	18,644	\$27,504.80 186.1		\$13,752.43 34.03
1913 \ Two years	3.807	56.93	3-4	42.69
1911   1912 } Three years	2,234,798 2,277,249	83,405.00 35,549.10	1-6 1-2	5,567.50 17,774.58 32,942.89
1913 J 1910 J	2,671,865 44,300	35,549.1 39,581.4 466.6	7 5–6 3 1–8	32,942.89 58.33
1011	39,260	398.80	3 3-8	149.58
1912 Four years 1913	39,414 56,030	410.13 561.1	7 7_8	256.32 491.02
1909]	2,110,620	23,157.6	1-10	2,315.76 7,264.42
1910   1911 } Five years	2,110,620 2,268,481 2,829,675	24,214.7 24,869.1	1-10 1 3-10 5 1-2 3 7-10	7,264.42 12,434.57
1912	2,254,410	23,963.6	7-10	16,774.58
1913 J	2,215,298	23,522.13		21,169.92
Totals	\$20,521,654	\$257,747.6	Ð	\$131,028.62
Largest gross aggregate an anywhere in the United S	ENERAL INTERR nount insured in States, without any same be in admitt	any one hase deduction wi	ard located hatever for hitted com- hitted com-	<b>\$6,000</b> .00
panies?	tors or other officer	B?	Answer	None
Total amount of assessments on deposit notes or conting Percentage of cash premiur policies as dividends or pyears, 20 per cent.; three 1 five years, 40 per cent.	gent premiums? ns returned durin profits, viz.: One years, 30 per cent.;	g the year of year, 20 per four years, 30	Answer n expiring cent.; two per cent.;	None.
Average percentage of cash pr			Answer	30.637%
	USINESS IN CONNE	-		Fire.
Gross risks written Less \$62,600.00 risks can panies authorized in	celed, and \$19,758	.00 reinsuran	e in com-	\$1,203,632.00 82,358.00
Net risks written				\$1,121,274.00
Gross premiums on risks wr Less \$658.10 return premi in companies authori	tten	remiums for	reinsurance	\$13,025.23 . 962.68
Net premiums received				\$12,062.55
Losses paid	ed in companies au	thorized in Co	nnecticut	\$2,678.01 17.12
Net losses paid				\$2,660.89
Less losses on risks reinsur	ed in companies au	thorized in Co	nnecticut	\$3,338.41 12.12
Net losses incurred	• • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$3,326.29

Schedule D. Bonds and Stocks owned	by the Com	pany.	
COUNTY AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Lorain, Ohio, 5%, 1915	\$2,000.00	101	<b>\$2,</b> 020.00
Memphis Tenn 414% 1945	5,088.50	96	4,800.00
New York, N. Y., 41/4 %, 1960	5,068.75	100	5,000.00
Omaha, Neb., 4 % %, 1932	5,133.00	99	4,950.00
San Diego, Cal., 5%, 1927	5,062.50	101	5,050.00
San Diego, Cal., 5%, 1928	5,068.75	101	5,050.00
San Diego, Cal., 5%, 1931	5,075.00	101	5,050.00
San Francisco, Cal., 5%, 1915	5,000.00	100	5,000.00
Seattle, Wash., D%, 1917	8,000.00	100	8,000.00
Seattle, Wash., 41/2%, 1981	10,200.00	96	9,600.00
Toronto, Canada, 4%, 1948	5,139.20	85	4,964.00
Woonsocket, R. I., 41/2 %, 1927	5,000.00	100	5,000.00
RAILBOAD BONDS: -			
Atchison, Topeka & Santa Fé, 4%, 1958	6,522.50	87	6,090.00
Bangor & Aroostook, 4%, 1951	9.700.00	72	7.200.00
Bay State Street, 5%, 1926	5,000.00	98	4,900.00
Boston & Albany, 4%, 1935	14.550.00	91	18,650.00
Boston & Worcester Street, 41/4 %, 1923	15.556.25	91	14.560.00
Buffalo & Susquehanna, 4%, 1951	4.950.00	50	2,500.00
Chicago, Rock Island & Pacific, 4%, 1984	9.775.00	72	7,200.00
Chicago & Western Indiana, 4%, 1952	9,900.00	83	8,300.00
Metropolitan Street, Kansas City, Mo., 5%, 1918	2.940.00	94	2.820.00
Middlesex & Boston Street, 41/2 %, 1932	4,912.50	94	4,700.00
New York, New Haven & Hartford, 6%, 1948	6.698.75	106	5.300.00
Pere Marquette of Indiana, 4%, 1943	4,775.00	78	3,650,00
Pere Marquette of Indiana, 4%, 1951	4,750.00	68	8.150.00
St. Louis, Iron Mt. & So., (R. & Gulf Dis.) 4%, 1933	9,525.00	77	7,700.00
St. Louis, Iron Mt. & So., (R. & Gulf Dis.) 4%, 1933 Southern Indiana, 4%, 1951	14.100.00	72	10.800.00
Worcester & Southbridge Street, 41/2 %, 1922	4,950.00	90	4,500.00
MISCELLANEOUS BONDS:			
American Tel. & Tel. Co., 41/2 %, 1933	299.55	96	288.00
American 161. & 161. Co., 479 70, 1000	200.00	••	200.00
RAILBOAD STOCKS: —			
2 shs. Southern Pacific	184.83	90	180.00
7 " Union Pacific, pref	725.00	85	595.00
TRUST COMPANY STOCKS:			
8 shs. Worcester Trust Co	1,320.00	2221/2	1.780.00
•		/#	_,
MISCELLANEOUS STOCKS:			
15 shs. American Tel. & Tel. Co	2,478.27	121	1,815.00
42 " Worcester Gas Light Co	8,935.00	2821/2	11,865.00
Totals	\$208,882.85		\$188,027.00

# MERRIMACK MUTUAL FIRE INSURANCE COMPANY,

#### ANDOVER, MASS.

## Commenced Business, April, 1828.

BURTON S. FLAGG, President.

FREDERIC G. MOORE, Secretary.

#### BALANCE SHEET.

Amount of ledger assets December 31, 1912 ...... \$262,202.91

#### INCOME

INC	COME.		
Gross prems. received during the year Deduct reinsurance,	Fire. \$207,119.98		
\$21,331.21			
and return premiums, \$12,030.86	33,362.07		
Received for premiums		\$173,757.91	
Gross interest on mortgage loans	<b>\$</b> 5,947.61		
Gross interest on collateral loans	200.00		
Gross interest on bonds and divi-			
dends on stocks	5,997.43		
Gross interest on deposits	266.66		•
Total gross interest		12,411.70	
Agents' balances previously charged of	ff	51.54	
Gross profit on sale or maturity of ledg	er assets, viz.:		
Bonds	\$25.00		
Stocks	68.35	93.35	
Total income	•••••	•••••	186,314.50
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$448,517.41

Fire. oss amount paid policy-holders		
or losses \$70,333.66		
duct amount received for reinsur- nce in other companies 6,395.52		
nce in other companies 6,395.52		
Net amount paid policy-holders for losses	<b>\$63,93</b> 8.14	
penses of adjustment and settlement of losses	903.19	
nmissions or brokerage	26,576.04	
owances to local agencies for miscellaneous		
gency expenses	200.76	
aries, fees, and all other charges of officers,		
irectors, trustees, and home-office employees	12,745.63	
ts	785.90	
vertising, \$168.55; printing and stationery,		
1,246.99	1,415.54	
tage, telegrams, telephone, and express	1,076.65	
al expenses	69.00	
niture and fixtures	1,392.71	
ps, including corrections	295.42	
lerwriters' boards and tariff associations	558.00	
department, fire patrol and salvage corps		
ssessments, fees, taxes, and expenses	188.03	
pections and surveys	1,150.09	
te taxes on premiums	1,940.88	
urance-department licenses and fees	809.42	
leral corporation tax	353.00	
ndry expenses	421.10	
idends to policy-holders	29,488.98	
ents' balances charged off	74.05	
Total disbursements	•••••	144,382.53
Balance		<b>\$</b> 304,134.88
LEDGER ASSETS.		
	<b>A</b>	
rtgage loans on real estate	\$120,727.00	
ans secured by collateral (Schedule C)	4,000.00	
ok value of bonds, \$126,792.93, and stocks,		
13,837.13 (Schedule D)	140,630.06	
h in company's office	2,120.30	
posits in trust companies and banks not on	14,000.10	
nterest	14,900.18	_
ents' balances, under three months due	21,603.05	-
ents' balances, over three months due	154.29	
Total ledger assets, as per balance		<b>\$304,134.8</b> 8

#### NON-LEDGER ASSETS.

	NON-LEDGER	Lebets.		
Interest on mortgages .	••••	Due. \$75.00	Accrued. \$1,205.89	
Interest on bonds			1,619.17	
Interest on collateral loa			21.88	
Total interest due a	and accrued	<b>\$</b> 75.00	\$2,846.94	2,921.94
Gross assets	•••••		• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 307,056.82
	DEDUCT ASSETS NO	T ADMITTE	).	
Agents' balances, repre				
prior to October 1, 191	3	• • • • • •	\$154.29	
Book value of bonds and	stocks over mark	et value		
(Schedule D)	• • • • • • • • • • • • • • • • • • • •	·····-	5,447.06	
Total				5,601.35
Total admitted as	sets	• • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$301,455.47
	LIABILIT	ŒS.		
Gross claims for losses	reported and unadi	usted		\$5,200.00
Unearned premiums on	•			198,339.19
Dividends due policy-hol				2,449.55
Salaries, rents, expenses,				1,000.00
Estimated federal, state,	•			2,000.00
Reinsurance and return				266.11
Total liabilities, exc	ept surplus		• • • • • • • • • •	<b>\$</b> 209,254.85
Surplus over all liabilit	ies			92,200.62
Total	•••••		• • • • • • • • • •	<b>\$3</b> 01,455.47
	RISKS AND PREM	ш <b>м</b> в, 1918.		
In James December 21, 101	Fire.		Risks.	Premiums.
In force December 31, 191 Written or renewed during	the year		\$31,787,941 16,336,831	\$871,352.39 207,119.98
Totals Deduct those expired and	marked off as termin	ated	\$48,124,272 12,591,409	\$578,472.37 167,386.24
In force at the end of Deduct amount reinsured	the year 1913		\$35,532,863 2,871,179	\$411,086.18 33,476.29
Net amount in force De	•		\$32,661,684	\$377,609.84
	TULATION OF FIRE R			Premiums
Year Written. Term.	Amount.	Gross premi charged.		unearned.
1012 One more on loss	\$5,959,344	\$86,61	7.37 1-2	\$43,308.69
1911 1912 1912 1913 Three years	2,585,770 2,866,546	89,03 43,23	792 1_9	6,506.07 21,616.49
	3,822,027 2,666,047 3,450,160 3,522,604	53,22 23,91	2.50 <b>5-8</b>	21,616.49 44,352.08 2,391.07
1909 1910	3,450,160	30,60.	1.03 8-10	9,180,46
1911   Five years 1912	3,522,60 <b>4</b> 4,090,85 <b>4</b>	31,529 36,46	9.42 1-2 8.76 7-10	15,764.71 25,528.73
1912	3,698,332	32,99	2.10 9–10	29,692.89
Totals	\$32,661,684	\$377,60	9.84	\$198,339.19

GENERAL INTEL Largest gross aggregate amount insured it anywhere in the United States, without a reinsurance, whether the same be in adm panies?  Total amount loaned to directors or other or Total amount of assessments laid or ordered on deposit notes or contingent premiums? Percentage of cash premiums returned du policies as dividends or profits, viz.: One y 20 per cent.; three years, 20 per cent.; fo years, 20 per cent. Average percentage of cash premiums return	n any one haze any deduction whitted or non-adu meers? to be laid during ring the year of ear, 20 per cent.; ur years, 20 per	AnswerAnswer ing the yearAnswer on expiring two years, cent.; five	\$15,000.00 None. None. \$4.8%
Province to Con			Fire.
Gross risks written	506.00 reinsuran	ce in com-	\$1,411,303.00 \$67,351.00
Net risks written			\$1,043,952.00
Gross premiums on risks written			\$18,483.81
Gross premiums on risks written Less \$1,484.31 return premiums, and \$71 ance in companies authorized in Conn	8.08 premiums fecticut	or reinsur-	2,202.39
Net premiums received			\$16,281.42
Less losses on risks reinsured in companie		<b></b>	\$6,915.86 789.84
Net losses paid			\$6,125.52
Less losses on risks reinsured in companie	s authorized in	Connecticut	\$6,915.36 789.84
Net losses incurred			\$6,125.52
Schedule C. Loan	a on Collateral.		
Schedule C. Loan  3 shs. Essex Co., Lawrence, Mass  17 " Smith & Dove Mfg. Co., Andover, Mass., pref	s on Collateral. Par value. Ms \$300.00 1,700.00 2,600.00	\$555.00 \$550.00 1,700.00 2,600.00	\$4,000.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref	Par value. Ma \$300.00 1,700.00	\$555.00 1,700.00	\$4,000.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mig. Co., Andover, Mass., pref	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00	\$555.00 1,700.00 2,600.00 \$4,855.00	\$4,000.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company.	\$4,000.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8,75 96	\$4,000.00 \$4,000.00 Market value. \$2,880.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8.75 96 0.00 99	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8.75 96 0.00 98 0.00 98	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8,75 96 0,00 98 0,00 98	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8,75 96 0,00 98 0,00 98	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8,75 96 0,00 98 0,00 98	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com  Totals	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00 ks owned by the	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. slue. Rate. 8,75 96 0.00 99 0.00 98 0.00 97 8,50 102 1,30 99 2,250 97 5,00 100 0,00 96	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00 1,020.00 2,970.00 1,940.00 5,000.00 1,920.00
3 shs. Essex Co., Lawrence, Mass 17 "Smith & Dove Mfg. Co., Andover, Mass., pref 26 "Smith & Dove Mfg. Co., Andover, Mass., com	Par value. \$300.00 1,700.00 2,600.00 \$4,600.00  ks ouned by the Book vs \$2,89	\$555.00 1,700.00 2,600.00 \$4,855.00 Company. tlue. Rate. 8.75 96 0.00 99 0.00 97 8.50 102 21.30 99 2.50 97 5.00 100 0.00 96 5.00 97	\$4,000.00 \$4,000.00 Market value. \$2,880.00 7,920.00 2,940.00 1,020.00 2,970.00 1,940.00 5,000.00 1,920.00

MISCELLANEOUS BONDS: — American Tel. & Tel., 4%, 1929 New England Tel. & Tel., 5%, 1932 Pacific Tel. & Tel., 5%, 1937	Book value. 11,087.50 2,035.00 2,940.00	86	Market value. 10,320.00 2,000.00 2,880.00
BANK AND TRUST COMPANY STOCKS:—  16 shs. Andover Nat	1, <b>6</b> 00.00	169 150	2,704.00 1,200.00
MISCELLANEOUS STOCKS:— 89 shs. American Tel. & Tel. Co	11,087.18 \$140.630.06	121	10,769.00
Schedule X. Unlisted Date droppe from statemer 24 shs. Chic., Peoria & St. Louis R. R. 1904 Bond Chic., Peoria & St. Louis R. R. 1904	Assets. d Par	Actual cost.	Market Value Dec. 31, 1913.
Totals	\$3,400.00		

# MIDDLESEX MUTUAL FIRE INSURANCE COMPANY,

#### CONCORD, MASS.

## Commenced Business, March, 1826.

PRESCOTT KEYES, President.	ADAMS TOLMAN, Secretary.
BALANCE SHEET.  Amount of ledger assets December 31, 1912	\$603,550.74
INCOME.	
Gross prems. received during the year \$228,929.94  Deduct reinsurance, \$17,328.61	
and return premiums, \$10,013.10	
Received for premiums	<b>\$</b> 201,588.23
dends on stocks	•
pany's occupancy of its own bldgs. 2,059.39	
Total gross interest and rents	25,689.80
Sum of both amounts	<b>\$830,828.77</b>
DISBURSEMENTS. Fire.	
Gross amount paid policy-holders for losses (including \$7,873.71	•
occurring in previous years) \$76,891.90  Deduct amount received for salvage, \$2.50	
and for reinsur. in other companies, \$3,706.61	
Net amount paid policy-holders for losses	<b>\$73,182.79</b>

The second of a Street word on 3 and 3		
Expenses of adjustment and settlement of losses	1,172.89	
Commissions or brokerage	29,715.04	
Allowances to local agencies for miscellaneous		
agency expenses	311.39	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	16,160.12	
Rents for company's occupancy of its own buildings	1,000.00	
Advertising, \$18.10; printing and stationery,		
\$1,671.65	1,689.75	
Postage, telegrams, telephone, and express	884.13	
Furniture and fixtures	931.99	
Maps, including corrections	781.40	
Underwriters' boards and tariff associations	641.01	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	309.15	
Inspections and surveys	1,969.42	
Repairs and expenses (other than taxes) on real		
estate	1,415.77	
Taxes on real estate	481.34	
State taxes on premiums	2,250.67	
Insurance-department licenses and fees	396.50	
Federal corporation tax	736.72	
Rent of safe at Safe Deposit Co. and subscription		
to New York Com. Agency	150.00	
Surety bonds of company officials	90.33	
Traveling expenses of company officials visiting		
agencies	318.32	
Consulting expert accountants	150.00	
Various items	103.31	
Christmas gifts to employees	52.50	
Dividends to policy-holders, \$98,135.30, less divi-		
dends received from reinsuring comp's, \$4,778.41	93,356.89	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	592.50	
Total disbursements	•••••	228,843.93
Balance		\$601,984.84
LEDGER ASSETS.		
Book value of real estate	\$23,664.00	
Mortgage loans an real estate	34,400.00	
Book value of bonds, \$465,515.86, and stocks,	•	•
\$49,811.39 (Schedule D)	515,327.25	
Cash in company's office	1,824.35	
Deposits in trust companies and banks on interest	11,305.04	
Agents' balances, under three months due	14,989.04	
Agents' balances, over three months due	475.16	
Total ledger assets, as per balance		\$601,984.84

NON-LEDGER ASSETS	NON-LEDGI	CR AS	SETS.
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•	_		
Testadant and market and	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 95.00	<b>\$442.90</b>	
Interest on bonds		5,771.36	
Rents on company's property or lease	237.50	109.16	
Total interest and rents due and			
accrued	\$332.50	\$6,323.42	6,655.92
Market value of real estate over book v	alue	• • • • • • • • • • • • • • • • • • • •	16,753.84
Gross assets	• • • • • • • • • • • • • • • • • • • •	•••••	\$625,394.60
DEDUCT ASSETS	NOT ADMITTE	n.	
		υ,	
Agents' balances, representing busines		<b>*</b> '	
prior to October 1, 1913 Book value of bonds and stocks over ma		<b>\$475.16</b>	
(Schedule D)	· · · · · · · · · _	33,392.25	
Total	•••••		33,867.41
Total admitted assets	•••••	••••••	\$591,527.19
LIABII Gross losses adjusted and unpaid		<b>\$4</b> 9.56	
Gross claims for losses reported and a plus reserve for losses incurred prior to	ınadjusted,		
31, not reported		2,560.78	
Gross claims for losses resisted		850.00	
Total		\$3,460.34	
Deduct reinsurance due or accrued	•••••	515.00	
Net amount of unpaid losses and cla			\$2,945.34
Unearned premiums on fire risks			347,336.39
Dividends due policy-holders			2,524.89
Salaries, rents, expenses, bills, accounts,	fees, etc., due	or accrued	479.70
Estimated federal, state, and other taxes	, hereafter pa	yable	1,769.12
Reinsurance and return premiums due of	•	•	1,222.56
Return premiums on canceled policies .	_		1,055.82
Total liabilities, except surplus		_	
			\$357,333.82
Surplus over all liabilities			\$357,333.82 234,193.37

FIBE -- 44

	RISKS AND PREMIU	us, 1913.		
	FIRE.		Risks.	Premiums.
In force December 31, 1912 Written or renewed during	the year	• • • • • • • • • • • • • • • • • • • •	\$49,173,001 15,574,921	\$712,479.19 228,929.94
Totals Deduct those expired and	marked off as terminat	ed	\$64,747,922 15,270,928	\$941,409.13 281,556.90
In force at the end of Deduct amount reinsured	the year 1913		\$49,476,999 2,213,668	\$709,852.23 \$2,985.16
Net amount in force D	ecember 31, 1913		\$47,263,331	\$676,867.07
Recapi	TULATION OF FIRE RIS	KS AND PRE	MIUMS.	
Year		ross premiur		Premiums
Written. Term.	Amount.	charged.	Unearned. 72 1–2	
1913 One year or less 1913 Two years	0.00	\$35,189. 121.		\$17,569.86 91.07
1911 1912 1913 Three years	4.236.625	71,092.	77 1-6	11,848.79
1912 Three years	4,577,346 4,758,665	77,474.3 80,408.	33 1 <b>-2</b> 76 5-6	88,737.16 67,007.30
	64.033	844.	16 5 <u>–</u> 6 14 7–8	· 738.64
1909 ]	64,033 6,023,505	844.: 80,586.	06 1-10	8,058.60
1910   1911 } Five years	5,751,049	75,967.9	91 8-10 41 1-2	22,790.87
1912 Five years	5,996,407 6,736,556	78,639. 88,791.	76 7-10	39,319.70 <b>62,1</b> 54.19
1913 ]	6,691,418	87,800.	79 9–10	79,020.71
Totals	\$47,268,331	\$676,867.	07	\$847,836.39
	GENERAL INTERRO			
Largest gross aggregate anywhere in the United reinsurance, whether the	amount insured in an	y one has	ard located	
anywhere in the United	States, without any	deduction y	vhatever for	
nanies 7			A nawer	\$24,000.00
Total amount loaned to di Total amount of assessmen	rectors or other officer	87	Answer	None.
Total amount of assessmen	ts laid or ordered to l	oe laid duri	ng the year	**
on deposit notes or conti	ngent premiums:	the vear	On expiring	None.
policies as dividends or p	rofits, viz.: One year,	20 per cent.	; two years,	
Percentage of cash premi policies as dividends or p 30 per cent.; three years years, 60 per cent.	s, 40 per cent.; four y	ears, 50 pc	r cent.; five	
Average percentage of cas	h premiums returned	to date?	Answer	40 to 45%
	Business in Connect	тс <del>ит</del> . 1913.		Fire.
Gross risks written		,		\$838,271.00
Gross risks written Less \$33,686.00 risks con panies authorized in	anceled, and \$98,575.0	0 reinsurar	ce in com-	
				132,261.00
Net risks written		· • • • • • • • • • • • • • • • • • • •		\$706,010.00
Gross premiums on risks w	ritten	namiuma	for molnous	\$11,471.18
Net risks written Gross premiums on risks w Less \$485.32 return pre ance in companies a	authorized in Connection	out	TOL LEITISHT-	2,191.09
Net premiums receive				\$9,280.89
Losses paid				\$1,953.99
Less losses on risks reins	ured in companies auth	orized in C	onnecticut	42.51
Not leaves mald				\$1,911.45
Net losses paid Losses incurred				\$1,948.66
Less losses on risks reins	ured in companies auth	orized in C	onnecticut	42.51
Not lesses (managed				\$1,905.55
Net losses incurred .	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • •		\$1,500.00
Schedule D	. Bonds and Stocks of	oned by the	e Company	
STATE AND MUNIC		Book v		Market value
Relmont Mace 214 of 101	4	. \$1 0	00.00 100	\$1,000.00
Belmont, Mass., 3½%, 191 Holyoke, Mass., 4%, 1927 Lynn, Mass., 4%, 1918 Massachusetts State, 3%, 1 New Britain, Conn., 4%, 1 New Britain, Conn., 4%, 1 Nerwich Conn., 4%, 1931		10.9	50.00 97	\$1,000.00 9,700.00 5,940.00
Lynn, Mass., 4%, 1918		. 6,0	60.00 99	5,940.00
Massachusetts State, 3%, 1	1930	. 10,1	37.50 87	8,700.00
New Britain, Conn., 4%, 1	986	. 5,0 . 62	68.75 96 25.00 96	4,800.00 5,760.00
Norwich, Conn., 4%, 1931		4.0	59.20 <b>9</b> 7	3.880.00
New Britain, Conn., 4%, 1931 Pawtucket, R. I., 4%, 1931 Pittsfield, Mass., 3½%, 191	9	10,4	50.00 <b>96</b>	9.600.04
Pittsfield, Mass., 31/4 %, 191	LD	4,9	81.25 99	4,950.00

,	Book value.	Rate.	Market value.
Stamford, Conn., 4%, 1938	5,092.00	95	4,750.00
Woonsocket, R. I., 4%, 1924	2,022.50	97	1,940.00
Director Donner			
RAILROAD BONDS:—  Belt R. R. & Stock Yords, Indianapolis, 4%, 1939 Boston & Albany, 4%, 1933 Boston & Lowell, 3½%, 1923 Boston & Maine, 4½%, 1944 Boston & Northern Street, 4%, 1954 Chicago, Burl. & Quincy, 4%, 1921 Chicago, Burl. & Quincy, 4%, 1921 Chicago, Burl. & Quincy, 3½%, 1949 Chicago & Northwestern, 3½%, 1949 Chicago & Northwestern, 3½%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cleveland & Pittsburgh, 3½%, 1923 Cincinnati, Hamilton & Dayton, 5%, 1942 Cleveland & Pittsburgh, 3½%, 1950 Concord & Montreal, 4%, 1920 Connecticut & Passumpsic, 4%, 1943 Erle & Pittsburgh, 3½%, 1940 Hamilton, Ontario Street, 4½%, 1928 Jamestown, Franklin & Clearfield, 4%, 1959 Lake Shore & Michigan Southern, 3½%, 1997 Long Island, 5%, 1932 Mohawk & Malone, 4%, 1991 Narragansett Pier, 4%, 1916 New England, 4%, 1945 New York Central & Hudson River, 3½%, 1997 New York, New Haven & Hartford, 3½%, 1947 New York, Ontario & Western, 4%, 1992 Old Colony, 4%, 1925 Providence & Worcester, 4%, 1927 Old Colony, 4%, 1925 Providence & Worcester, 4%, 1927 Old Colony, 4%, 1925 Providence & Worcester, 4%, 1947 Republican Valley, 6%, 1919 St. Paul, Minneapolis & Manitoba, 4½%, 1938 United Traction & Elec. Co., Providence, 5%, 1938 West End Street, 4%, 1915 West End Street, 4%, 1932  Miscellaneous Bonds:—			
Belt R. R. & Stock Yords, Indianapolis, 4%, 1989	9,750.00	95	9,500.00
Boston & Albany, 4%, 1933	10,050.00	91	9,100.00 4 550 00
Poston & Maine 41/6/ 1944	11 775 00	70	7 000 00
Roston & Northern Street 40/, 1954	4 825 00	88	4 150.00
Chicago Burl & Quincy 4% 1921	8.025.91	95	2.850.00
Chicago, Burl. & Quincy, 31/6%, 1949	8,000.00	82	3,280.00
Chicago June, Rv. & Union Stk. Yds. Co., 4%, 1940	14.800.00	79	11.850.00
Chicago & Northwestern, 31/4 %, 1923	10,225.00	90	9,000.00
Cincinnati, Hamilton & Dayton, 5%, 1942	10,100.00	98	9,800.00
Cleveland & Pittsburgh, 31/2 %, 1948	21,000.00	85	17,000.00
Cleveland & Pittsburgh, 3½%, 1950	10,575.00	85	8,500.00
Concord & Montreal, 4%, 1920	25,150.00	94	23,500.00
Connecticut & Passumpsic, 4%, 1943	26,600.00	88	22,000.00
Erie & Pittsburgh, 3½%, 1940	10,400.00	87	8,700.00
Hamilton, Ontario Street, 4½%, 1928	10,235.00	91	4 550 00
Jamestown, Franklin & Clearneld, 4%, 1909	10 012 50	8 E	8 500 00
Lake Shore & Michigan Southern, 572 70, 1001	5 782 50	101	5.050.00
Mohawk & Molone 4% 1991	11.062.50	98	9.300.00
Narragansett Pier. 4%, 1916	10.375.00	98	9,800.00
New England, 4%, 1945	10.107.50	88	8,800.00
New York Central & Hudson River, 31/4 %, 1997	4,587.50	82	4,100.00
New York, New Haven & Hartford, 31/2%, 1947	15,262.50	70	10,500.00
New York, Ontario & Western, 4%, 1992	15,325.00	84	12,600.00
Norwich & Worcester, 4%, 1927	10,575.00	91	9,100.00
Old Colony, 4%, 1925	5,262.50	93	4,650.00
Providence & Worcester, 4%, 1947	6,060.00	188	0,280.00
Republican Valley, 6%, 1919	2,780.00	102	2,002.00
St. Paul, Minneapolis & Manitoba, 472 %, 1835	9 850 00	101	8 100 00
Marminal D. D. Assoc of St. Louis 416 06, 1939	13 630.00	88	11.880.00
Haited Traction & Elec Co. Providence 5% 1933	11,262,50	99	9.900.00
West End Street, 4%, 1915	10,162.50	99	9,900.00
West End Street, 4%, 1932	5,225.00	88	4,400.00
,,,,,,	•		
Miscellaneous Bonds: —			
American Tel. & Tel. Co., 4%, 1929	9,000.00	86	8,600.00
American Tel. & Tel. Co., 41/2%, 1933	10,275.00	96	9,600.00
American Tel. & Tel. Co., 4%, 1929	9,400.00	94	9,400.00
RAILEOAD STOCKS:			
	E 757 7E	100	10,773.00
57 shs. Boston & Albany	5,757.75 8,660.00	189	8,500.00
100 Fitchburg	0,000.00	00	0,000.00
BANK STOCKS:			
33 shs. Concord National	8,300.00	200	6,600.00
33 BES. COLOUIG 1/8/10241 1111111111111111111111111111111111	-,		•,
MISCELLANEOUS STOCKS:			
300 shs. The Pullman Company	31,093.64	153	45,900.00
50 " Massachusetts Real Estate Company	1,000.00	80	1,500.00
Totals	\$515,327.25		\$481,935.00
IUGIS	4020,021.20		¥ 202,000.00
Schedule X. Unlisted Date dropped	Assets.		
Date dropped	Par	Actual	Market value Dec. 31, 1918.
from statement.	value.	cost.	TAGC: 91' 1A19'
Commercial Nat. B'k (in liq.)	• • • • •	• • • • •	•••••

JAMES Y. NOYES, President.

## NORFOLK MUTUAL FIRE INSURANCE COMPANY,

## DEDHAM, MASS.

## Commenced Business, July 1, 1825.

			, comounty.
BALANCE	SHEET.		•
Amount of ledger assets December 31, 19	12		. \$663,973.07
INCO	ME.		
	Fire.		
Gross, prems, received during the year	\$95,714.65		
Deduct return premiums	2,706.89		
Received for premiums		\$93,007.76	
Gross interest on mortgage loans	\$1,080.47		
Gross interest on bonds and divi-			
dends on stocks	26,635.38		
Gross interest on deposits	452.22		
Gross rents from company's prop-			
erty, including, \$450.00 for com-			
pany's occupancy of its own build-			
ings	1,643.75		
Total gross interest and rents		29,811.82	
Gross profit on sale or maturity of ledger	assets, viz.:	•	
Stocks		48.00	
Total income		••••••	122,867.58
Sum of both amounts			\$786,840.65
DISBURSI	EMENTS.		
Gross amount paid policy-holders for loss			
\$902.70, occurring in previous years)		\$26,463.88	
Expenses of adjustment and settlement of		350.47	
Commissions or brokerage		13,949.56	
Allowances to local agencies for mi			
agency expenses		66.42	
Salaries, fees, and all other charges	of officers,		
			•

directors, trustees, and home-office employees ....

8,908.00 '

THEODORE T. MARSH, Secretary.

		•
Rents, including \$450.00 for company's occupancy		
of its own buildings	500.00	
Advertising, \$395.78; printing and stationery,		
<b>\$539.86</b>	935.64	
Postage, telegrams, telephone, and express	352.16	
Furniture and fixtures	269.83	
Maps, including corrections	268.05	
Underwriters' boards and tariff associations	374.87	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	277.48	
Inspections and surveys	156.32	
Repairs and expenses (other than taxes) on real		
estate	777.44	
Taxes on real estate	247,22	
State taxes on premiums	920.42	
Insurance-department licenses and fees	132.25	
Federal corporation tax	δ50.24	
Lighting	36.60	
Directories and papers	18.25	,
Floral tribute	7.50	
Surety bonds	39.00	
Gypsy moth assessment, Backup estate	3.46	
	256.48	
Traveling expenses of officers	250.45 34.35	
Towels, cleaning and sundry supplies	10.43	
Office devices		
Fire protection reports	26.13	
Broker's commission	1.80	
Dividends to policy-holders	56,671.99	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	1,214.90	-
Total disbursements	•••••	113,821.14
Balance	•••••	\$673,019.51
T TO COUNTY A CICTURE		
LEDGER ASSETS.  Book value of real estate	\$15,000.00	
Mortgage loans on real estate	• •	
Book value of bonds, \$529,528.75, and stocks,	20,750.00	;
\$79,221.68 (Schedule D)	608,750.43	
Cash in company's office	206.09	
Deposits in trust companies and banks not on .		
interest	1,965.78	•
Deposits in trust companies and banks on interest	22,223.22	
Agents' balances, under three months due	4,123.99	
Total ledger assets, as per balance	•••••	\$673,019.51

NON-LEDGER	AGGETG

Interest on mortgages	Due. \$85.50	Accrued. \$330.98	
Interest on bonds	312.50	7,065.17	
Total interest and rents due			
and accrued	<b>\$398.00</b>	<b>\$</b> 7,396.15	7,794.15
Gross assets	• • • • • • • • • • • • • • • • • • • •		\$680,813.66
DEDUCT ASSE	TS NOT ADMITTE	D.	
Book value of bonds and stocks over	market value (	Schedule D)	26,605.43
Total admitted assets	• • • • • • • • • • • • • • • • • • • •		<b>\$654,208.23</b>
LIAB	ILITIES.		
Gross losses adjusted and unpaid		\$359.21	
Gross claims for losses reported and	unadjusted	191.50	
Total amount of unpaid losses an			\$550.71
Unearned premiums on fire risks			196,413.27
Dividends due policy-holders			1,062.13
Salaries, rents, expenses, bills, accoun			440.00
Estimated federal, state, and other to	-		320.00
Return premiums	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	461.04
Total liabilities, except surplus			\$199,247.15
Surplus over all liabilities			454,961.08
Total			\$654,208.23
RISKS AND	PREMIUMS, 1918.		Premiums.
In force December 31, 1912		Risks. \$26.918.601.18	
Written or renewed during the year		6,779,341.24	\$379,848.75 95,714.65
Totals  Deduct those expired and marked off as te	rminated	\$33,697,942.42 6,589,326.39	\$475,563.40 94,678.10
In force at the end of the year 1913 Deduct amount reinsured		\$27,108,616.03 0.00	\$380,885.30 0.90
Net amount in force December 81, 18	913	\$27,108,616.03	\$380,885.30
RECAPITULATION OF F			
Year Written. Term. Amount	Gross premi		Premiums unearned.
1012 One year or less . \$287.26	9.04 \$2,63	1.47 1-2	\$1,315.73
1911 1912 Three years 1,463,55	9.78 25,02 4.21 25,51	0.19 1-6 3.05 1-2	4,170.03 12,756.52
1913 1,721,62	4.21 25,51 3.95 28,85 3.60 59,78 3.91 56,73	5.36 5-6	12,756.52 26,046.13
1909 1910 4,426,83 4,232,78	3.91 56,78	8.66 1-10 1.41 8-10	5,978.86 17,019.42
1911 > Five Years 4.071.40	7.90 04.64	8.44 1-Z	27,324.22 45,936.40
1912 1913 4,878,66 4,622,28	2.66 62,07	8.29 9-10	55,865.96
Totals \$27,108,61	6.03 \$380,88	5.30	\$196,413.27

	000
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	\$5,000.00 None. None.
Business in Connecticut, 1913.	Fire.
Gross risks written	\$151,523.00 2,380.46
Net risks written	\$149,142.54
	\$2,160.30
Gross premiums on risks written	23.06
Net premiums received	\$2,137.24
Less losses on risks reinsured in companies authorized in Connecticut	\$126.89 0.00
Net losses paid	\$126.89
Less losses on risks reinsured in companies authorized in Connecticut	\$126.89 0.00
Net losses incurred	\$126.89
Schedule D. Bonds and Stocks owned by the Company.           MUNICIPAL BONDS:—         Book value. Rate.           Boston, Mass., 4%, 1921         \$13,478.75         99           Boston, Mass., 4%, 1923         2,235.00         99           Chicago, Illinois, 4%, 1923         2,235.00         99           Chicago, Illinois, 4%, 1922         5,056.25         97           Fall River, Mass., 4%, 1929         2,317.50         97           Lawrence, Mass., 4%, 1917         5,600.00         99           Lynn, Mass., 4%, 1926         11,482.50         98           Lynn, Mass., 4%, 1929         9,113.75         97           Newton, Mass., 4%, 1929         9,113.75         98           Lynn, Mass., 4%, 1929         9,113.75         98           Lynn, Mass., 4%, 1929         9,113.75         98           Newton, Mass., 4%, 1920         2,262.50         99           Newton, Mass., 4%, 1924         6,720.00         98           Newton, Mass., 4%, 1924         2,277.50         98           Newton, Mass., 4%, 1928         4,565.00         97           New York Cty, 4½%, 1957         10,262.50         104           North Andover, Mass., 4%, 1928         6,831.25         99           Portland, Orego	\$12,870.00 1,980.00
RAILROAD BONDS: —	5,520.00
RAILROAD BONDS:—  Atchison, Topeka & Santa Fe, 4%, 1995 17,550.00 93 Atchison, Topeka & Santa Fe, 4%, 1995 5,180.00 84 Boston & Albany, 3½%, 1952 20,562.50 80 Boston & Albany, 4%, 1933 4,950.00 91 Boston Elevated, 5%, 1942 5,000.00 99 Boston & Lowell, 4%, 1982 10,200.00 91 Boston & Maine, 4%, 1942 214,881.25 73 Boston & Maine, 4½%, 1944 23,725.00 79 Boston & Maine, 4½%, 1948 20,450.00 97 Boston & Revere Beach & Lynn, 4½%, 1927 10,800.00 96 Chicago, Burlington & Quincy, 4%, 1949 10,125.00 93 Chicago, Milwaukee & St. Paul, 4%, 1989 9,975.00 93 Concord & Montreal, 4%, 1920 10,200.00 94 Connecticut & Passumpsic River, 4%, 1943 5,037.50 88 Delaware & Hudson, 4%, 1948 7,880.00 94 Dexter Newport, 4%, 1917 6,210.00 94 Fitchburg, 4%, 1927 22,447.50 90 Fremont, Elkhorn & Missouri Valley, 6%, 1933 5,441.25 120 Illinois Central, 3½%, 1951 4,925.00 77 Maine Central, 5%, 1923 5,142.50 100 Minneapolis, St. Paul & Sault St. Marie, 4%, 1941 9,600.00 93 New London Northern, 4%, 1940 9,900.00 88	9,800.00 9,400.00 4,400.00 7,520.00
Illinois Central, 3½%, 1951       4,925.00       77         Maine Central, 5%, 1923       5,412.50       100         Minneapolis, St. Paul & Sault St. Marie, 4%, 1941       9,600.00       93         New London Northern, 4%, 1940       9,900.00       88	5,000.00 9,300.00 8,800.00

	Book value.	Rate.	Market value.
New York Central & Hudson River, 81/2 %, 1998	8.625.00	78	7.800.00
New York, New Haven & Hartford, 4%, 1947	17,450.00	79	15.010.00
Northern Pacific & Great Northern, 4%, 1921	22,000.00	95	20,900.00
Norwich & Worcester, 4%, 1927	21,450.00	91	18,200.00
Old Colony, 4%, 1925	19,118.75	93	17,670.00
Old Colony, 4%, 1938	17,386.25	89	15,130.00
Old Colony, 3½%, 1932	5.150.00	85	4.250.00
Oregon Short Line, 6%, 1922	10,100.00	110	11,000.00
Portland & Rumford Falls, 4%, 1926	10,000.00	93	9,300.00
Rock Island & Frisco Terminal, 5%, 1927	15,750.00	91	18,650.00
Union Pacific, 4%, 1947	4,050.00	96	4.320.00
Dailer 2 Hollad) 2/0) 2021 1111	-,		-,
MISCELLANEOUS BONDS:			
American Telephone & Telegraph, 4%, 1929	13,352,50	86	12,040.00
New England Telephone & Telegraph, 5%, 1932	10.112.50	100	10,000.00
TOW MARKET TOTAL OF TOTAL OF THE PARTY OF TH	,		
RAILROAD STOCKS: -			
100 shs. Atchison, Topeka & Santa Fe, com	9.418.75	94	9,400.00
213 " Atchison, Topeka & Santa Fe, pref	4.678.20	100	21,300.00
125 " Boston & Albany,	22,494.24	189	23,625.00
75 " Boston & Lowell	10.818.25	163	12,225.00
20 " Boston & Providence	4,070.50	245	4,900.00
100 " Old Colony	17,071.74	156	15,600.00
60 " Union Pacific, pref	2,670.00	85	5,100.00
Magazia Amora Gaogra			
MISCELLANEOUS STOCKS:			
80 shs. Dedham Water Company	8,000.00	100	8,000.00
Totals	\$608,750.43		\$582,145.00

FRANK BISHOP, Secretary.

## PAWTUCKET MUTUAL FIRE INSURANCE COMPANY,

## PAWTUCKET, R. I.

## Commenced Business, February, 1849.

AUGUSTINE A. MANN, M.D., President.

D47.437	W CHEEN		
	E SHEET.		_
Amount of ledger assets December 31,	1912		<b>\$</b> 53 <b>6</b> ,995.27
•			
	·		
INC	COME.		
	Fire.		
Gross prems. received during the year	\$200,477.21		
Deduct reinsurance,	•		
\$11,600.67			
and return premiums,			
\$14,574.36	26,175.03		
-	<del></del>		
Received for premiums		<b>\$174,3</b> 02.18	
Gross interest on mortgage loans	<b>\$1,479.00</b>		
Gross interest on bonds and divi-			
dends on stocks	15,267.64		
Gross interest on deposits	1,687.82		
Gross rents from company's prop-			
erty, including \$1,600.00 for com-			
pany's occupancy of its own bldgs.	2,740.04		
Total gross interest and rents		21,174.50	
Gross profit on sale or maturity of ledg			
Bonds	• • • • • • • • • • • • • • • • • • • •	60.00	
Takal imaama	•		107 504 40
Total income	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	195,536.68
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · ·	\$732,531.95

Gross amount paid policy-holders for losses (including \$7,662.88	
occurring in previous years) \$67,621.18	
Deduct amount received for reinsur- ance in other companies,	
\$1,846.91	
and for discount,	
<b>\$30.00</b>	
Net amount paid policy-holders for losses	\$65,744.27
Expenses of adjustment and settlement of losses	794.67
Commissions or brokerage	25,582.93
Allowances to local agencies for miscellaneous	
agency expenses	607.45
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	12,971.60
Rents for company's occupancy of its own build'gs	1,600.00
Advertising, \$361.72; printing and stationery,	
\$892.26	1,253.98
Postage, telegrams, telephone, and express	1,062.91

INTO CALLE ELO TOLLE PLANT INCOME.	OL COMINI	. 000
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate	444.88	
Total disbursements	•••••	164,903.57
	•	· · · · · · · · · · · · · · · · · · ·
Balance	•••••	<b>\$</b> 567,628.38
LEDGER ASSETS.		
Book value of real estate	\$36,000.00	
Mortgage loans on real estate	24,850.00	
Book value of bonds, \$364,677.50, and stocks,		
\$59,455.00 (Schedule D)	424,132.50	
Cash in company's office	50.00	
Deposits in trust companies and banks on interest	62,899.60	
Agents' balances, under three months due	18,080.02	
Agents' balances, over three months due	1,616.26	
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$567,628.38
NON-LEDGER ASSETS.		
Due,	Accrued.	
Interest on bonds \$225.00	\$3,707.46	
Rents on company's prop'y or lease 51.67	•••••	
Total interest and rents due and		
	\$3,707.46	3,984.13
Market value of real estate over book value		8,640.00
		0,040.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$580,252.51
DEDUCT ASSETS NOT ADMITT	<b>T</b> O	
Agents' balances, representing business written	<b></b>	
prior to October 1, 1913	<b>\$1,6</b> 16.26	
Book value of bonds and stocks over market value	φ1,010.20	
(Schedule D)	52,831.50	
(Schedule D)		
Total		54,447.76
Total admitted assets		<b>\$</b> 525,804.75
		4020)UUI.IU
LIABILITIES.		
Gross claims for losses reported and unadjusted,		_
plus reserve for losses incurred prior to December		
31, not reported	\$8,609.06	
Deduct reinsurance due or accrued	1,506.00	
Net amount of unpaid losses and claims		\$7,103.06
Tice winding of emband toppes and craiming		A1,100.00

•				
Unegrand promis	ms on fire risks			061 919 00
	olicy-holders			261,313.29
				1,115.42
	xpenses, bills, accour			484.52
	l, state, and other te			1,624.94
Reinsurance and	return premiums du	e other companie	8	1,367.51
Total liabilit	ies, except surplus .			\$273,008.74
	liabilities			252,796.01
•				
Total	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •		\$525,804.75
•	RISKS AND	PREMIUMS, 1913.		
		Fire.	Risks.	Premiums.
In force December Written or renewed	31, 1912		\$35,194,521 14,160,787	\$491,475.19 200,477.21
Totals Deduct those expire	ed and marked off as te	orminated	\$49.855,308 11,572,851	\$691,952.40 169,634.71
In force at the Deduct amount rei	e end of the year 1913	• • • • • • • • • • • • • • • • • • • •	\$37,782,458 1,110,377	\$522,817.69 14,379.11
Net amount in	n force December 31,	1913	\$36,672,081	\$507,938.58
	_			
Year	RECAPITULATION OF I			Danalana
Written. Term.	Amoun	Gross premi		Premiums unearned.
1913 One year or	less \$3,948	,078 \$56,05	2.45 1-2	\$28,026.22
1911 1912 Three years	3,569 3, <b>4</b> 97		4.18 1–6 6.26 1–2	10,299.03 29,593.13
1010]	7,212	,939 69,35	2.78 0-6	57,793.98
1910 1911	18	,900 5 ,850 19	9.00 1–8 3.50 8–8	7.37 72.56
1912 Four years	8	,350 8	2.90 5–8	51.81
1913 J 1909 ]	18 2,656	.741 35.89	3.15 7-8 0.12 1-10	151.51 3,589.01
1910   1911   Five years	2,949 8,111	,489 38,67 ,147 40,27	3.65 3-10 7.74 1-2 6.25 7-10	11,602.09 20,138.87
1912	3,445	,338 42,99	6.25 7-10	30,097.37
Over five ye	3,776	,217 47,82		43,044.95 26,84 <b>5.3</b> 9
Total				\$261,313.29
10041	b \$00,012	,001 \$001,00	0.00	<b>42</b> 01,013.24
		TERROGATORIE		
Largest gross age	gregate amount insure e United States, witho other the same be in	d in any one h	azard located	
reinsurance, who	ether the same be in	admitted or non-	whatever for admitted com-	
panies?	ed to directors or oth		Answer	\$15,000.00
Total amount of a	asesamenta laid or ord	ered to be laid di	iring the year	None.
on deposit notes	or contingent premium h premiums returned lends or profits, viz.: tt.; three years, 30 per	18?	Answer	None.
policies as divid	lends or profits, viz.:	One year, 20 p	er cent.; two	
years, 25 per cer five years, 40 pe	it.; three years, 30 per	cent.; four years,	, 35 per cent.;	
poor years, 40 pe	,		•	
	Business in	CONNECTICUT, 191	3.	Fire.
Gross risks written	1			\$1,164,192.00
panies auth	risks canceled, and orized in Connecticut	remsu	rance in com-	187,116.00
	ten	•		\$977,076.00
Gross premiums of	n risks written	• • • • • • • • • • • • • • • • •		\$14,684.35
Less \$1,295.79 ance in com	n risks written return premiums, and panies authorized in C	\$838.71 premium	s for reinsur-	2,134.50
Net premiums	received			\$12,549.85

Losses paid	ized in Conne	eticut	Fire. \$4,493.69 120.00
Net losses paid			\$4,373.69
Less losses on risks reinsured in companies author	ised in Conn	cticut	\$4,493.69 120.00
Net losses incurred			\$4,873.69
Schedule D. Bonds and Stocks owner	— I by the Com	panv.	
STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Pawtucket, R. I., 4%, 1934	\$1,000.00	95	\$950.00
Pawtucket, R. I., 4%, 1923	6.000.00	97	5.820.00
Pawtucket, R. I., 4%, 1934	5.000.00	95	4.750.00
Pawtucket, R. I., 4%, 1929	4.000.00	96	3.840.00
Pawtucket, R. I., 41/2 %, 1932	9,956.25	102	10,200.00
Rhode Island State, 3%, 1941	20,000.00	83	16,600.00
Rhode Island State, 3%, 1936	219,000.00	84	183,960.00
Rhode Island State, 3%, 1948	1,912.50	81	1,620.00
Rhode Island State, 3½%, 1958	18,000.00	88	15,840.00
RAILROAD BONDS:			
Chicago, Milwaukee & St. Paul, 41/2 %, 1932	1,100.00	101	1,111.00
Rhode Island Suburban, 4%, 1950	19,400.00	82	16,400.00
United Traction & Electric Co., 5%, 1983	10,550.00	99	9,900.00
MISCELLANEOUS BONDS:			
American Tel. & Tel. Co., 4%, 1939	13,468.75	86	12,900.00
Pawtucket Electric Co., 5%, 1938	16,640.00	95	15,200.00
United Electric Co. of New Jersey, 4%, 1949	4,200.00	79	3,950.00
San Diego Consolidated Gas & Elec. Co., 5%, 1939	4,925.00	92	4,600.00
Sierra & San Francisco Power Co., 5%, 1949	4,625.00	94	4,700.00
Southern California Edson Co., 5%, 1939	4,900.00	93	4,650.00
RAILROAD STOCKS:			
50 shs. Chicago, Milwaukee & St. Paul	5,900.00	100	5,000.00
50 " Chicago & Northwestern	7,000.00	129	6,450.00
80 " New York, New Haven & Hartford	12,050.00	76	6,080.00
40 "Northern Pacific	4,680.00	109	4,360.00
484 " Pennsylvania & Western	24,825.00	110	26,620.00
50 " New York, Lackawanna & Western	5,000.00	116	5,800.00
Totals	\$424,182.50		\$371,301.00

## PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

## PHILADELPHIA, PA.

Commenced Business, March, 1895.

EDWARD F. HENSON, President.

HARRY HUMPHREYS, Secretary.

## BALANCE SHEET.

Amount of ledger asset	s December	31, 1912	\$610,058.21
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#### INCOME.

Gross prems. received during the year Deduct return premiums	Fire. \$497,782.32 52,465.91		
Received for premiums		<b>\$44</b> 5,316.41	
Gross interest on mortgage loans	<b>\$</b> 189.00	•	
Gross interest on bonds and divi-			
dends on stocks	22,153.00		
Gross interest on deposits	1,954.39		
Total gross interest		04 004 90	
		24,296.39	
Transfer of balance of agency profits		7,455.85	
Agents' balances previously charged off		12.72	
Gross increase, by adjustment, in bo ledger assets, viz.:	ok value of		
Bonds	• • • • • • • • • • • • • • • • • • • •	50.00	
Total income	•	••••••	477,131.37
Sum of both amounts	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	\$1,087,189.58

DISBURSEMENTS.		
Cross amount noid nolise holders for		
Gross amount paid policy-holders for		
losses (including \$23,504.18 occur-		
ring in previous years)\$209,392.33		
Deduct amount received for salvage,		
\$2,946.68		
and for discount,		
<b>\$698.88</b>		
Net amount paid policy-holders for losses	\$205,746.77	
Expenses of adjustment and settlement of losses	1,565.90	
Inspection charges	26,251.23	
Salaries, fees, and all other charges of officers,	,	
directors, trustees, and home-office employees	30,593.50	
	•	
	2,768.00	
Advertising, \$1,685.17; printing and stationery,		
\$2,178.93	3,864.10	
Postage, telegrams, telephone, and express	4,903.19	
Legal expenses	767.21	
Furniture and fixtures	<b>44</b> 9.05	
Fire department, fire patrol and salvage corps as-		
sessments, fees, taxes, and expenses	509.30	
Inspections and surveys	9,108.17	
State taxes on premiums	5,191.18	
Insurance-department licenses and fees	1,412.17	
Federal corporation tax	1,671.71	
Traveling expenses	2,156.02	
Dividends to policy-holders	166,107.46	
Agents' balances charged off	266.90	
Gross decrease, by adjustment, in book value of	200.00	
ledger assets, viz.:		
•,	30 770 00	
Stocks 150.00	13,770.00	
m . 1 . 1 . 1		
Total disbursements	• • • • • • • • • • • • • • • • • • • •	477,101.86
Delene		0010 007 50
Balance	••••••	\$610,087.72
LEDGER ASSETS.		
Mortgage loans on real estate	\$3,500.00	
Book value of bonds, \$479,620.00, and stocks,		
\$2,050.00 (Schedule D)	481,670.00	
Cash in Company's office	396.34	
Denoits in Anna and Lands on interest	04 718 28	

Deposits in trust companies and banks on interest

94,716.36

704 PENNSYLVANIA LUMBERMEN'S MUTUAL	FIRE INS.	co.
Agents' balances, under three months due	25,730.11	
Agents' balances, over three months due	33.50	
Office furniture and fixtures	4,041.41	
Total ledger assets, as per balance	• • • • • • • • • •	\$610,087.72
NON-LEDGER ASSETS.		
	Accrued.	
Interest on mortgages	\$15.75	
Interest on bonds	7,021.16	
Total interest accrued	••••••	7,036.91
Gross assets	•••••	\$617,124.63
DEDUCT ASSETS NOT ADMITTE	D.	
Furniture, fixtures and safes	\$4,041.41	
Agents' balances, representing business written prior	<b>4</b> - <b>,</b>	
to October 1, 1913	33.50	
Total		4,074.91
Total admitted assets	••••••	\$613,049.72
LIABILITIES.		
LIABILITIES.	\$750 <b>64</b>	
LIABILITIES.  Gross claims for losses reported and unadjusted  Gross claims for losses resisted	\$759.64 2,171.25	
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	\$2 Q30 RB
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	\$2,930.89 220.906.33
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	\$2,930.89 220,906.33 99.06
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25 	220,908.33
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908. <b>33</b> 99.08
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94 1,822.58
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25  e or accrued sayable	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90 \$613,049.72
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25  e or accrued sayable	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90 \$613,049.72 Premiums. \$413,259.88
Gross claims for losses reported and unadjusted  Gross claims for losses resisted	2,171.25 e or accrued sayable  Risks. \$18,924,111 22,837,333	220,908.33 99.08 4,533.94 1,822.58 \$230,294.82 382,754.90 \$613,049.72 Premiuma. \$413,259.88 497.782.32 \$911,042.20

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year.	•	CECEPTION OF FIRE		. PREMIUM		<b>-</b>
Written.	Term.	Amount.	Gross pro	emiums ged. Un	ho mad	Premiums unearned.
1913 One		\$20,449,196	CHAI	,816.66	1 2	\$220.908.83
1010 010	, ,	420,440,100	4111	,010.00	1-2	<b>4</b> 220,800.00
		GENERAL INTER	ROGATOR	ries.		
Largest g	TOSS aggre	egate amount insured in United States, without a ner the same be in admi	any one	hazard l	ocated	
anywhei	re in the	United States, without a	ny deduct	lon whatev	er for	
DEDIGET				4	en Sanser	\$15,000.00
Total amo	unt loaned	to directors or other offic	ers?	<i></i>	nswer	None.
Total amo	unt of ass	to directors or other officessments laid or ordered contingent premiums?	to be laid	during th	е уеаг	
On depor	of coch n	remiums returned during	ha vaes as		nswer	None.
as divid	ends or pro	ofits. viz.: One year. 40	per cent.	expiring 1	Olicida	
Average p	ercentage	ofits, viz.: One year, 40 of cash premiums retur	ned to da	te?	lnswer	33.80 per cent.
		Business in Cont	ROTTOTT	1912		Fire.
Gross r	isks writte					
Less \$1	5,450.00 r	nisks canceled, and \$0.00	reinsurar	ice in com	panies	<b>4121,110100</b>
aut	horized in	Connecticut				15,450.00
Net r	isks writte	n				\$409,025.00
Gross nres	minms or	risks written				\$6,738.08
Less \$2	14.06 retu	rn premiums, and \$0.00	premium	for reins	urance	\$0,130.00
in	companies	risks writtenrn premiums, and \$0.00 authorized in Connectic	ut			214.06
		received				\$6,524.02
Less los	ses on risi	ks reinsured in companie	s authoriz	ed in Conn	ecticut	0.00
		l				\$2,470.13
LASS INC	urred	ks reinsured in companie	s suthorize	ed in Conn	ectiont	\$345.13 0.00
Net l	osses incur	red	• • • • • • • •	• • • • • • • •		<b>\$34</b> 5.13
		<u> </u>				
	٠.٠.	dula D. Banda and Steel		Ab a		
0		dule D. Bonds and Stock MUNICIPAL BONDS: —				Market value.
			-	eto coo co	100	\$10,000.00
Philadelph	la. 4%. 1	938-9	• • • •	47.000.00	100	47,000.00
Pittsburgh	, 41/4 %, 1	, 1915 938-9 931	••••	\$10,000.00 47,000.00 10,100.00	101	10,100.00
	~					
Allogheny	A Wostown	OAD BONDS: — , 4%, 1998 %, 1942 1919 4%, 1921 4%, 1922 38 Pittsburgh, 44%, 1920 Pittsburgh, 44%, 1927 Pittsburgh, 44%, 1927 Northern, 5%, 1914		4 650 00	02	4,650.00
Allegheny	Valley, 4	%. 1942		10.450.00	95	10.450.00
Atlantic C	lty, 5%,	1919		4,650.00 10,450.00 1,020.00 9,700.00	102	10,450.00 1,020.00
Baltimore	& Ohio 4	16, 1821	• • • •	9,700.00	97	9,700.00 9,700.00
Beech Cre	ek, 4%, 18	36	• • • • •	4,750.00	95	4,750.00
Buffalo, R	ochester &	Pittsburgh, 41/4 %, 1920	• • • •	6,860.00	98	6,860.00
Buffalo, R	ochester &	Pittsburgh, 41/2%, 1922	• • • •	6 720 00	97	6,860.00 15,520.00 6,720.00
Elmira, C	ortland &	Northern, 5%, 1914	• • • •	9,700.00 9,700.00 4,750.00 6,860.00 15,520.00 6,720.00 10,000.00 10,780.00 7,200.00 4,950.00	100	10,000.00
Eric, 4%,	1915		• • • •	10,780.00	98	10,780.00 7,200.00
Lenigh Va	lley, 4%, 2	2008	• • • •	4.950.00	90	4,950.00
Lehigh Va	illey, 4%.	1914	• • • • •	5,000.00	100	5,000.00
Northern	Central, 5	%, 1926	1000	1,060.00	106	1,060.00
Pennsylva:	nia & N. Y	. Canal & R. R. Co., 5%,	1939	1 010 00	108	10,800.00
Pennsylva	nia, 31/2%,	1944		10,800.00 1,010.00 4,150.00	88	1,010.00 4,150.00
Pennsylva	nia, 41/2%.	1921	• • • •	15,000.00 8,910.00	100	15,000.00
Pennsylva	nia, 4%, 1	1916		7.840.00	98	8,910.00 7,840.00
Pennsylva	nia, 4%, 1	920		7,840.00 6,720.00 10,670.00 1,960.00	96	6,720.00 10,670.00
Pennsylva	nia, 3½%.	1915	• • • •	10,670.00	97	10,670.00
Philadelph	ia & Erie.	5%. 1920		11,330.00	108	1,960.00 11,330.00
Philadelph	ia & Erie,	6%, 1920		16,350.00	109	16,350.00
Philadelph	ia & Readi	ng, 5%, 1941	1010	19,040.00	112	19,040.00 990.00
Philadelph	ia, Daiumi	gton & Baltimore. 4%.	1921	20,580.00	98	20,580.00
Reading C	o. Jersey	Central, 4%, 1951	1111	4,650.00	98	4,650.00
Reading C	o. & Phila.	& Read. C. & Ir. Co., 4%,	1997	16,350.00 16,350.00 19,040.00 990.00 20,580.00 4,650.00 10,230.00 7,500.00	93 95 105 97 97 95 98 90 100 108 101 83 100 98 98 98 97 98 98 108 109 99 98 97 98 98 97 97 98 98 98 98 98 98 98 98 98 98 98 99 98 98	10,230.00 7,500.00
A contain i	FIRE — 45	Pittiburgh, 4%%, 1914  2003 %, 1916 1914 %, 1926 . Canal & R. R. Co., 5%, and R. R. Co., 4½%, 18 1944 1921 9915 1916 920 1916 4%, 1920 5%, 1920 6%, 1920 6%, 1920 1918 ore & Washington, 4%, gton & Balthmore, 4%, central, 4%, 1951 & Read. C. & Ir. Co., 4%, ana., 4%, 1943	••••	.,000.00		.,000.00
	. res 40					

# 706 PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INS. CO.

STREET RAILWAY BONDS:	Book value.	Rate.	Market value.
Delaware County, 4%, 1949	2.840.00	71	2,840.00
Electric and Peoples Traction, 4%, 1945	13,120.00	82	13,120,00
Indianapolis Northern Traction Co., 5%, 1932	4,000.00	80	4.000.00
Oley Valley, 5%, 1931	2,700.00	90	2,700.00
Peoples Pass. Ry. of Phila., 4%, 1943	19,090.00	83	19,090.00
Philadelphia Co., 5%, 1951	8,500.00	85	8.500.00
Rochester Ry. & Light Co., 5%, 1954	10,890.00	99	10,890.00
Second Avenue Traction Co., 5%, 1984	1.900.00	95	1.900.00
United Railway, 4%, 1949	8,600.00	72	3,600.00
West End Traction Co., 5%, 1938	9,800.00	98	9,800.00
MISCELLANEOUS BONDS:		·	
Equitable Illum. Gas Light Co. of Phila., 5%, 1928	6.300.00	105	6.300.00
International Navigation Co., 5%, 1929	1.540.00	77	1.540.00
Lasher, George F., 5.4%, 1922	10,000.00	100	10.000.00
Lehigh & Wilkes-Barre Coal Co., 4%, 1915	10.890.00	99	10.890.00
Lehigh Coal & Nav. Co., 41/2 %, 1924	19,000.00	100	19,000.00
Lehigh Coal & Nav. Co., 4½%, 1914	3.000.00	100	3,000.00
Lehigh Coal & Nav. Co., 4%, 1914	1,300.00	100	2,000.00
Lehigh Coal and Nav. Co., 4%, 1914	2,000.00	100	2.000.00
New York & Queens Gas Co., 5%, 1934	5,760.00	96	5.760.00
Philadelphia Electric, 5%, 1948	10,200.00	102	10,200.00
MISCELLANEOUS STOCKS: -			
50 shs. Cambria Iron Co	2,050.00	82	2,050.00
Totals	\$481,670.00		\$481,670.00

# PROVIDENCE MUTUAL FIRE INSURANCE COMPANY,

## PROVIDENCE, B. I.

## Commenced Business, 1800.

EDWARD L. WATSON, President. BENJAMIN M. MACDOUGALL, Secretary.

#### BALANCE SHEET.

BALANCE SHE	ET.	
Amount of ledger assets December 31, 1912	······································	<b>\$</b> 766,054.07
INCOME.		
Gross prems. received during the year \$113,66 Deduct reinsurance, \$372.51		<b>6</b>
and return premiums, \$7,601.21	73.72	
Received for premiums	**************************************	
Gross interest on mortgage loans . \$4,06 Gross interest on bonds and divi-	32.50	4
dends on stocks 32,94	10.01	
Gross interest on deposits 1,54	17.86	
Total gross interest	38,570.37	
Gross profit on sale or maturity of ledger assets	, viz.:	
Bonds \$:	10.00	
Stocks	82.30 92.30	1
Gross increase, by adjustment, in book valu	e of	
Stocks	16,475.00	
Total income		160,805.91
Sum of both amounts		\$926,859.98

Gross amount paid policy-holders for losses (including \$4,522.80 occurring in previous years) \$34,429.92		
Deduct amount received for reinsur- ance in other companies 660.89		
Net amount paid policy-holders for losses	\$33,769.03	
Expenses of adjustment and settlement of losses	808.06	
Commissions or brokerage	13,535.26	
Salaries, fees, and all other charges of officers,	,	
directors, trustees, and home-office employees	11,140.00	
Rents	1,566.00	
Advertising, \$681.15; printing and stationery,	•	
\$816.11	1,497.26	
Postage, telegrams, telephone, and express	752.17	
Furniture and fixtures	173.50	
Maps, including corrections	196.70	
Underwriters' boards and tariff associations	61.09	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	122.41	
State taxes on premiums	1,558.99	
Insurance-department licenses and fees	432.00	
City of Providence tax	2,308.60	
Traveling	22.00	
Electric lights in office	137.00	
Safe deposit box	25.00	
Electric clock rental	12.00	
Newspapers and directories	116.00	
Laundry, ice, spring water, etc	90.58	
Dividends to policy-holders	35,299.41	
Total disbursements		103,623.96
Balance	•••••	\$823,236.12
T EIDCED A COME		
LEDGER ASSETS.	<b>\$</b> 70.150.00	
Mortgage loans on real estate	\$70,150.00	
Book value of bonds, \$85,905.00, and stocks,	703,024.07	
\$617,119.07 (Schedule D)	769.6 <b>6</b>	
Deposits in trust companies and banks on interest	36,518.52	
Agents' balances, under three months due	12,655.10	
Agents' balances, over three months due	118.77	
Agents balances, over once monone and		

Total ledger assets, as per balance, .....

\$823,236.12

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#### NON-LEDGER ASSETS.

Interest on bonds Interest on deposits in secate of deposit	wings banks and	certifi-	Accrued. \$1,306.63 466.61	
Total interest accrued	ı		•••••	1,773.24
Gross assets	••••••	••••••	••••••	\$825,009.36
D	EDUCT ASSETS NOT	ADMITTED.	•	
Agenta' balances, represe	enting business	written		
prior to October 1, 1913	•••••		\$118.77	
Book value of bonds and a	stocks over marke	t value	<b>421011</b>	
(Schedule D)			65,429.07	
Total	••••••			65,547.84
Total admitted asse	ts	•••••	••••••••	\$759,461.52
	LIABILITY	ES.		
Gross claims for losses rep	orted and unadin	sted nine	reserve for	
losses incurred prior to I				\$2,205.99
Unearned premiums on fire	risks		• • • • • • • • • •	213,531.73
Dividends due policy-holde	rs			5,481.85
Salaries, rents, expenses, b	ill <mark>s, accounts, f</mark> ees	, etc., due	or accrued	127.50
Estimated federal, state, ar	nd other taxes, he	reafter pay	able	1,566.22
			±	
Total liabilities, except				<b>\$222,913.29</b>
Surplus over all liabilities	•••••	•••••	•••••	536,548.23
Total	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		<b>\$</b> 759,461.5 <b>2</b>
•	RISKS AND PREMIU	мв. 1913.		
	Fire		Risks.	Premiums.
In force December 31, 1912 Written or renewed during the	year	·······	\$36,557,830 10,338,896	\$404,615.92 113,641.96
Totals Deduct those expired and mar	ked off as terminate		\$46,891,226 9,013,992	\$518,257.88 99,792.85
In force at the end of the Deduct amount reinsured	year 1913	······	\$37,877,234 381,830	\$418,465.03 4,127.98
Net amount in force Dec	ember 31, 1913		\$87,495,904	\$414,337.10
RECAPITUI	ATION OF FIRE RIS	KS AND PRE	MIUMS.	
Year Written. Term.	G Amount.	ross premiun charged.	ns Unearned.	Premiums unearned.
1913 One year or less		\$6,847.9	0 1-2	\$3,423.95
1912   1913   Two years	\$768,825 53,700 59,800	880.1 898.7	8 1-4 0 8-4	95.05 299.0 <b>8</b>
1911	2.206.599	29,630.8	2 1-6	4,988. <b>47</b>
1911   1912   Three years 1913	2,483,443 2,591,475	30,781.8 <b>33,004</b> .8	4 1-2 7 5-6	15,390. <b>92</b> 27,504. <b>05</b>

Year			<b>G</b>		
Written.	Term.	Amount.	Gross premiums charged.	Unearned.	Premiums uncerned.
1910]		119,850	495.80	1-8 3-8 5-8 7-8	61.98
1911 Four	r years	139,450 35,400	594.60 166.60	3-8 5-8	222.98 104.13
1913		98,550	406.05	7-8	355.29
1910		4,538,022 5,138,111	49,012.47 55,237.99	1–10 3–10	4,901.25 16,571.40
1911 Five	years	5.182.638	55,010.40	1-2	27,505.20
1913		5,225,177 5,771,574 132,950	54,588.62 61,162.16	1-2 7-10 9-10 1-12	38,212.03 55,045.94
1908 ) 1909		132,950 187,220	1,337.55 1,886.71	1–12 1–4	111.46 471.68
1910 1911 Six	<b>V</b> 00 <b>P</b> 0	141.150	1,448.50	5-12	603.55
1911	years	161.850	1,641.23 1,366.55	7-12 3-4	957.39 1,024.92
1913		135,300 147,125	1,503.00	3-4 11-12 1-14	1,377.75
1907 1908		220,650 249,550	1,503.00 2,771.75 3,124.94	1-14 3-14	197.98 669.63
1909		379.000	4,837.53	5-14 1-2	1,727.70
1910   Seven	n years	341,52 <b>5</b> 896,750	4,342.94 4.945.94	1-2 9-14	2,171.47 3,179.52
1912		896,750 268,450 822,770	4,945.94 3,325.77 4,085.69	9-14 11-14 13-14	2,613.16
1913 J					
	Totals	\$37,495,904	\$414,337.10		\$213,531.73
		GENERAL INTERR			
Largest gr anywhere	oss aggregate in the Unite	amount insured in d States, without any ne same be in admitt	any one hazard	l located tever for	
panies? .		TO DEMINO DO IN MUNICI	ed of hon-admit	Answer	\$20,000.00
Total amou	int loaned to d	directors or other officents laid or ordered to	ers?	. Answer	None.
on deposi	it notes or con	tingent premiums?		. Answer	None.
policies	as dividends o	r profits, viz.: One	year, 20 per ce	nt.; two	
years, 30	) per cent.; t	hree years, 30 per c	ent.; four years	, 50 per	
Average pe Six years	ercentage of c , 60 per cent.;	ents laid of ordered titingent premiums? alums returned durin r profits, viz.: One hree years, 30 per c r cent. ash premiums return seven years, 80 per c	ed to date? A	nswer —	
		Business in Conne	CTICUT, 1913.		Fire.
Gross risks	written	cenceled and \$10.500	00 reingurance	in com-	\$830,585.00
panie	es authorized	canceled, and \$10,500 in Connecticut	···········		77,980.00
Net ris	ks written		• • • • • • • • • • • • • • • • • • • •		\$752,605.00
Gross prem	iums on risks	written			\$7,608.96
in o	ompanies auth	written emiums, and \$73.08 p orized in Connecticut	remiums for rei	nsurance	483.98
Losses paid	d	nsured in companies	• • • • • • • • • • • • • • • • • • • •		\$2,520.25
Less loss	es on risks rei	nsured in companies	uthorized in Co	nnecticut	0.00
_ Net_los	sses paid				\$2,520.25
Losses incu	urred es on risks rei	nsured in companies	uthorized in Co	nnecticut	\$2,520. <b>2</b> 5 0.00
Met 108	ses incurred .			•••••	\$2,520.20
	Schedule 1	D. Bonds and Stocks			
·	STATE BO		Book value	e. Rate.	Market value.
Rhode Islan	id, 31/4%, 1924 id. 8%, 1941	<b>4</b>	\$11,225.0 16.050.0	10 95 10 83	\$9,500.00 12,450.00
Rhode Islan	id, 3%, 1936		1,820.0	0 84	1,680.00
	RAILBOAD I				
Denver & P	io Granda. 50%.	1955	9.250.0	88 0	6,800.00
Northern Pa	cific-Great No.	1955	21 9,475.0	0 95	9,500.00
Pere Marou	ette, 6%. 191	%, 1838 2	8,860.0	0 18	7,600.00 455.00
Rhode Islan	d Suburban,	1%, 1950	17,925.0	0 82	16,400.00

	MISCELLANBOUS BONDS:	Book value.	Rate.	Market value.
United	Electric Co. of N. J., 4%, 1949	8,300.00	79	7,900.00
	D			
100 -	RAILROAD STOCKS:			
100 8	hs. Atchison, Topeka & Santa Fè, com	10,846.87	94	9,400.00
	" Atchison, Topeka & Santa Fè, pref	10,234.37 10,400.00	100 245	10,000.00 9,800.00
	Canada Southern	7,062.50	65	6,500.00
110	" Chicago, Great Western nref	9.300.00	28	2,800.00
120	" Chicago & Northwestern	18,100.00	129	16,125.00
110	" Chicago, Milwaukee & St. Paul, pref	19,175.00	140	24,500.00
••	Chicago, Milwaukee & St. Paul, com	10,717.46	100	8,700.00
00	" Cieveland, Cin., Chicago & Louis, bref.	6,000.00	68	8,150.00
400	Cieveinio & Pittsbiitko	19,450.00	158	15,800.00
	Connecticut River	12,500.00 18,762.50	202 390	10,100.00 44.850.00
	Delaware, Lack. & Western (50% p'd)	2,300.00	835	7,705.00
	Detroit, Hillsdale & So. Western	10,900.00	90	9,000.00
	' Erie & Pittsburgh	3,930.00	60	3,900.00
100	" Fitchburg, pref	10,475.00	85	8,500.00
100	Fort Wayne & Jackson, pref	14,118.00	122	12,200.00
י עפ	Grand River Valley	6,250.00	118	5,650.00
100	Great Northern (80% neid)	11,750.00	127	12,700.00
10 °		800.00	107	856.00
230 4	Hereioru	5,000.00 <b>25,7</b> 59.90	80 108	4,000.00 24,840.00
40 '	Lackawanna	4.000.00	94	3,760.00
200 '	Mahoning Coal, pref	12,075.00	103	10,300.00
200 '		19,675.00	167	16,700.00
50 •	' Newport & Fall River Street	5,909.17	108	5,400.00
250 '	' New York Central & Hudson River	26,889.87	98	<b>23,2</b> 50.00
300 4	MAM INTE MAM HEADER OF HERICIOIS	37,617.13	76	22,800.00
100 "	MORLHEIM FACING	12,662.50	109	10,900.00
100 "		19,500.00 10,250.00	156 199	15,600.00 9,950.00
605 "	Pennsylvania	<b>35,67</b> 0.00	110	33,275.00
57 "	Pere Marquette, pref	4.156.25	77	399.00
60 "	Pere Marquette, com	5,012.50	ġ	180.00
200 "	Pittsburgh, Bessemer & Lake Erie	7,000.00	56	5,600.00
51 "	Providence & Wordster	12,558.75	240	12,240.00
200 "	Rensselaer & Saratoga	20,600.00	175	17,500.00
	Douchern, brot	13,700.00	77	15,400.00
50 " 100 "	Dt. Louis & Dan Flancisco Dt & II. Colts,	6,800.00 14.143.75	30 158	1,500.00
100 "		9,537.50	85	15,800.00 8,500.00
100 "	Upper Coos	14.900.00	109	10.900.00
	5 pp. 5000	22,000.00	200	20.000.00
	BANK STOCKS: -			
20 sh	s. National of Commerce	1,090.00	140	1,400.00
		_,		-,
	MISCELLANEOUS STOCKS:			•
100 sh	s. American Tel. & Tel. Co	12,012.50	121	12,100.00
50 "	Blackstone Valley Gas & Electric Co.	5,559.17	103	5,150.00
50 "	s. American Tel. & Tel. Co	5,125.00	25	1.250.00
50 " 50 "	Delaware, Lack. & Western Coal Co.	. 2,500.00	253 98	6,325.00
65 "	Electric Bond & Share Co., pref	5,000.00 9,234.38	98 141	4,900.00 9,165.00
100 "	Massachusetts Real Estate Co	11,850.00	30	3,000.00
100 "	Providence Building Co	8,349.62	75	7,500.00
50 "	Pullman Co	8,209.38	153	7,650.00
132 "	Pullman Co	12,200.00	120	15,840.00
		<b>6700 004 07</b>		0007 FOF 00
	Totals	\$708,024.07		\$637,595.00

# QUINCY MUTUAL FIRE INSURANCE COMPANY,

## QUINCY, MASS.

## Commenced Business, May, 1851.

CHAS. A. HOWLAND, President.	JAS. F. YOUR	ING, Secretary.	
BALAN Amount of ledger assets December 31,	CE SHEET.		\$754 <u>,209.49</u>
IN	COME.		
Gross prems. received during the year Deduct return premiums	Fire. \$173,184.52 10,315.05		
Received for premiums		\$162,869.47	
Gross interest on mortgage loans	\$3,599.64		
Gross interest on collateral loans Gross interest on bonds and divi-	5,651.80		
dends on stocks	25,703.74		
Gross interest on deposits	421.13		
Gross rents from company's prop-			
erty, including \$333.33 for com-			
pany's occupancy of its own build-			
ings	557.33		
Total gross interest and rents		35,933.64	
Gross profit on sale or maturity of ledge		,	
Real estate	-		
Bonds	50.00		
Stocks	212.00	3,506.00	
Total income			202,309.11
Sum of both amounts		•	<b>\$956</b> ,518. <b>60</b>

Fire.		
Gross amount paid policy-holders		
for losses (including \$5,000.00		
occurring in previous years) \$66,648.67		
Deduct amount received for salvage 2.50		
Not amount paid policy holders for larger	000 040 17	
Net amount paid policy-holders for losses	\$66,646.17	
Expenses of adjustment and settlement of losses Commissions or brokerage	1,180.44	
Salaries, fees, and all other charges of officers,	24,945.14	
directors, trustees, and home-office employees Rents, including \$333.33 for company's occupancy	17,098.00	•
of its own buildings	586.33	i.
Advertising, \$330.10; printing and stationery,		
\$1,035.76	1,365.86	
Postage, telegrams, telephone, and express	1,129.51	
Legal expenses	13.54	
Furniture and fixtures	502,11	
Maps, including corrections	659.39	
Underwriters' boards and tariff associations	753.32	
Fire department, fire patrol and salvage corps	100.02	
assessments, fees, taxes, and expenses	325.96	
Inspections and surveys	883.69	
Repairs and expenses (other than taxes) on real	000.00	
estate	1,246.84	
Taxes on real estate	212.61	
State taxes on premiums	2,125.44	
Insurance-department licenses and fees	537.00	
Federal corporation tax	487.48	
Heat and light	148.02	
Towels	11.00	
Auditors	252.00	
Ice water	13.30	
Rent of safety vault	40.00	e
Turkeys for employees	82.15	
Dividends to policy-holders	70,986.95	
Agents' balances charged off	98.45	
Total disbursements		192,330.70
Balance	•••••	<b>\$</b> 764,187.90
LEDGER ASSETS.		
Book value of real estate	\$6,000.00	
Mortgage loans on real estate	78,355.00	
Loans secured by collateral (Schedule C)	115,000.00	
Book value of bonds, \$336,577.23, and stocks,	,	
\$195,215.25 (Schedule D)	531,792.48	

THE THEOLOGICAL	OL COMPANI.	
Cash in company's office	67.95	
Deposits in trust companies and banks on interest	20,537.67	
Agents' balances, under three months due	11,210.86	
Agents' balances, over three months due	1,223.94	
Total ledger assets, as per balance	\$764,187.90	
NON-LEDGER ASSETS.		
Due.	Accrued.	
Interest on mortgages	\$712.63	
Interest on bonds	4,504.28	
Interest on collateral loans	428.87	
Interest on deposits \$61.70		
Rents on company's property or lease 304.00	•••••	
Total interest and rents due and		
accrued \$365.70	<b>\$</b> 5,645.78	6,011.48
Market value of bonds and stocks over book value	(Schedule D)	62,853.52
Gross assets		\$833,052.90
DEDUCT ASSETS NOT ADMIT	PED.	
Agents' balances, representing business written		
prior to October 1, 1913	\$1,223.94	
Book value of real estate over market value	1,100.00	
Total		2,323.94
Total admitted assets		\$830,728.96
LIABILITIES.		
Gross claims for losses reported and unadjusted, pl	us reserve for	
losses incurred prior to December 31, not reported		<b>\$9</b> 91. <b>2</b> 9
Unearned premiums on fire risks		278,890.35
Dividends due policy-holders		1,542.51
Salaries, rents, expenses, bills, accounts, fees, etc., d		150.00
Total liabilities, except surplus		\$281,574.15
Surplus over all liabilities		549,154.81
Total	•	<b>\$</b> 830,728. <b>9</b> 6
RISKS AND PREMIUMS, 191	3.	
Fire.	Risks.	Premiums.
In force December 31, 1912	\$37,946 146 11,574,228	\$564,196.79 173,184.52
Totals Deduct those expired and marked off as terminated	\$49,520,374 11,549,544	\$737,381.31 177,919.17
In force at the end of the year 1913	\$37,970,830 0.00	\$559,462.14 0.00
Net amount in force December 31, 1913	\$37,970,830	\$559,462.14

RECAPITULATION OF FIRE RISKS AND PREMIUMS.				
Year		Gross premium		Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$2,401,527	\$34,820.6	8 1-2	\$17,410.84
1912 1913 Two years	46,734 40,772	487.4 463.8	1 1-4 5 3-4	121.86 347.89
1911	3,483,556	61,543.9	7 1-6	10.257.83
1912   Three years	4.016.927	68.194.3	2 <b>1–2</b>	34,097.16 55,713.27
1913   1910	3,909,638 55,575	66,855,9 679.7	2 5-6	55,713.27
	68,683 55,368 74,750 4,737,021	845.5		84.96 317 07
1912 Four years	55,368	655.0	7 5–8	409.40
<b>19</b> 13 J	74,750	873.3 65,545.0	2 7-8	764.12
1909	4,757,021	67,138.3	0 1-10 9 3-10	6,354.50 20,141.50
1911 Five years	5.030.8 <b>86</b>	69.158.0	8 1-2	34,579.04
1912 )	4.469.271	59,443.6 62,757.1	7-10	41.610.52
1913 ]	4,725,706	62,757.1	2 9-10	56,481.39
Totals	\$37,970,830	\$559,462.1	4	\$279,890.35
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount loaned to directors or other officers?				
Average percentage of cash p	remiums returned	to date?	Answer	35 4-7%
1	BUSINESS IN CONN	естісит. 1913.		Fire.
				\$553,310.00
Gross risks written Less \$36,940.00 risks can authorized in Connect	aceled, and \$0.00 lcut	reinsurance in	companies	36,940.00
Net risks written Gross premiums on risks wri Less \$524.09 return premi companies authorized	tten	emiums for rel	nsurance in	\$516,370.00 \$7,338.77 524.09
Net premiums received .				\$6,814.68
Less losses on risks reins	<b></b>		<b>.</b>	\$1,157.03 0.00
Not losses paid				41 155 00
Net losses paid Losses incurred				\$1,157.03 \$1,157.03
Less losses on risks reins	ured in companies	authorized in	Connecticut	0.00
Net losses incurred				
				V-,
	Schedule C. Loans			
		Par value. M		Amount loaned.
250 shs. Quincy Elec. Lt. 6		\$25,000.00 12,500.00	\$50,000.00	\$25,000.00
125 " Lawrence Duck Co 41 " Granite Trust Co.	)	4,100.00	12,500.00 } 8,200.00 }	15,000.00
103 " Granite Trust Co.		10,300.00	20,600.00	10,000.00
Mortgage Note G.	W. Hollis	39,000.00	39,000.00 } 9,000.00 }	
125 Lawrence Duck Cd 41 "Granite Trust Co. 103 "Granite Trust Co. Mortgage Note J. 6 Bonds Dallas Cotton M	E. MCDonald.	9,000.00	9,000.00 {	20,000.00
Note Tide Wat. Co	al & Coke Co.	6,000.00 5,000.00	6,000.00 } 5,000.00 }	8,000.00
50 shs. King Coal Co		5,000.00	5,000.00 } 10,500.00 }	
100 " No. Packing & Pro	vision Co	10,000.00 6,000.00	10,500.00 }	7,500.00
50 " John P. Squire Co.	* * * * * * * * * * * * * * * * * * *	5,000.00	6,300.00 } 5,000.00	
29 " N. E. Dressed Me.	at & Wool Co.	2,900.00	2,900.00 }	
65 "Springfield Provisi	on Co	6,500.00 2,000.00	6.500.00 (	20,000.00
20 " Consolidated Rende 20 " Sperry & Barnes C	0	2,000.00 2,000.00	2,000.00 2,000.00	

	Par value.	Market :	ralna A	mount loaned.
24 shs. N. E. Telephone & Telegraph Co.	2,400.00		192.00	2,500.00
36 "Quincy Elect. Lt. & Pr. Co Bonds Savannah Elect. Co., 5%	3,600.00 2,000.00	7 0	200.00	7,000.00
Totals	\$158,300.00		392.00	\$115,000.00
Schedule D. Bonds and Stock	ke owned hu	the Com	0000	
STATE AND MUNICIPAL BONDS: -		ok value.		Market value.
Massachusetts, State, 3%, 1930	\$1	8,187.50 9,050.00	92 87	\$46,000.00 17,400.00
		.0,030.00	01	17,400.00
RAILBOAD BONDS: -				
Bay State Street, 5%, 1929	1	0,000.00	97	9,700.00
Vorthorn Pacific & Creat Northern 40, 1921	• • • • •	4,975.00	97	4,850.00
Oregon Short Line 4% 1929		9 487 50	95 89	45,600.00 8,900.00
Northern Pacific & Great Northern, 4%, 1921.  Oregon Short Line, 4%, 1929  Peoria Railway Terminal, 4%, 1937	1	4,033.48 9,487.50 1,900.00	89 85	11,900.03
	_			
MISCELLANEOUS BONDS:				
Adirondack Electric Power Corp., 5%, 1962		5,000.00	94	4,700.00
Adirondack Electric Power Corp., 5%, 1962 American Telephone & Telegraph Co., 4%, 1929	2	3,268,75	86	21 500 00
California Gas & Elect. Corp., 5%, 1937 Consumers Power Co., 5%, 1936 General Electric Company, 6¼%, 1914 Illinois Steel Co., 4½%, 1940 Michigan State Telephone Co., 5%, 1924 Minneapolis General Electric Co., 5%, 1934 New York Telephone Co., 4½%, 1939 Pacific Coast Power Co., 5%, 1940 Pacific Gas & Electric Co., 5%, 1942 Pacific Gas & Electric Co., 5%, 1942 Pacific Telephone & Telegraph Co., 5%, 1937 Portland Railway Light & Power Co., 5%, 19 Quincy Electric Light & Power Co., 4½%, 192 Seattle Electric Co., 5%, 1929 Southern Power Co., 5%, 1930 Tacoma Gas Light Co., 5%, 1928 Toledo Traction Light & Power Co., 6%, 1918 United Fruit Co., 6%, 1917	• • • •	9,550.00	92	9,200.00
Consumers Power Co., 5%, 1936	••••	9,600.00	92	9,200.00
General Electric Company, 6 %, %, 1914		0,000.00 4,637.50	100 84 99	10,000.60 4,200.00
Michigan State Telephone Co. 5% 1924		0,000.00	99	9,900.00
Minneapolis General Electric Co., 5%, 1934.		20.042.50	100	20,000.00
New York Telephone Co., 41/4 %, 1939	••••	9,725.00 4,750.00	95	
Pacific Coast Power Co., 5%, 1940		4,750.00	95	4 750 00
Pacific Gas & Electric Co., 5%, 1942	• • • •	4,625.00 9,625.00 4,812.50	84 96 93 99	4,200.00
Pacific Telephone & Telegraph Co., 5%, 1937		9,625.00	96	9,600.00
Portland Railway Light & Power Co., 5%, 199	42	4,812.50	93	4,650.00
Gentle Floring Co. 5%, 1929	4	6,060.00 0,000.00	96	5,940.00 9,600.00
Southern Power Co., 5%, 1930		5.000.00	100	
Tacoma Gas Light Co., 5%, 1926	••••	5,000.00 <b>5,250.00</b>	67	4 890 00
Toledo Traction Light & Power Co., 6%, 1918		5.000.00	99	4,950.00
United Fruit Co., 6%, 1917	• • • •	4,987.50	99 99 100	4.950.00
Western Electric Co., 5%, 1922	••••	7,010.00	100	7,000.00
Notes:				
Granite Railway Co., 5%, 1914 Lawrence Duck Co., 6%, 1914	1	0,000.00	100	10,000.00
Lawrence Duck Co., 6%, 1914	1	5,000.00	100	15,000.00
Consolidated Rendering Co., 6%, 1914	• • • •	5,000.00 5,000.00	100 100	0,000.00
National Calfskin Co., 6%, 1914		5,000.00	100	5,000.00 5,000.00
		-,		5,000.00
RAILBOAD STOCKS: -		1 100 00		
11 shs. Old Colony R. R. Co	••••	1,100.00	156	1,716.00
BANK AND TRUST COMPANY STOCKS:-				
150 shs. Brockton National, Brockton, Mass.	1	6,250.00	150	22,500.00
250 " Commonwealth Trust Co., Boston, I	Mass. 3	7.500.00	193	48,250.00
32 " First National, So. Weymouth, Mass.	• • • •	3,538.75	100	3,200.00
48 " Granite Trust Co., Quincy, Mass 55 " Merchants National, Boston, Mass.	••••	6,295.75 0,540.00	200 288	9,600.00 15,840.00
335 " Mt. Wollaston National, Quincy, 1	Mass. 4	1.240.75	125	41,875.00
20 " Old Colony National Plymonth Ma	88	2,300.00	120	2,400.00
29 Flymouth National, Flymouth, mass.		3.433.00	120	3,480.00
88 " Rockland National, Boston, Mass	1	2,056.00	200	17.600.00
50 " Rockland Trust Co., Rockland, Mass.	• • • •	6,000.00	145	7,250.00
87 " Second National, Boston, Mass 85 " State Street Trust Co., Boston, Mass	1	5,056.00 2,050.00	290 275	25,230,00 23,375.00
87 Second National, Boston, Mass 85 State Street Trust Co., Boston, Mass 50 Wachusett N. (in liq.), Fitchburg, 1	Mass.	6,250.00	215	1,250.00
MISCELLANBOUS STOCKS:				
200 shs. Lawrence Duck Co	9	0.000.00	100	20,000.00
32 " Michigan Telephone Co		1,605.00	100	3,200.00
Totals	\$53	1,792.48		\$594,646.00

	Schedule X. Un	Hated Assets.		
	Date dropped from statement.	Par value.	Actual cost.	Market value Dec. 31, 1913.
46 shs. Continental Nat.				
Bank, Boston.	Dec. 31, 1909	\$4,600.00		0
196 " Southeast, Elec-		· · · 1		
ric Cos., com.	Dec. 31, 1909	19,600.00		
52 " Southeast, Elec-		_ ·	<b>\$5,000</b> .00	0
tric Cos., pref.	Dec. 31, 1909	<b>5,200.00</b>		
8 \$1,000 bonds, 1 \$500				
bond Central Pa., Coal				
Co	Dec. 31, 1909	8,500.00	1,275.00	0
5 \$1,000 bonds Pittsburgh,				
Bingham. & Eastern R.R.				
Co	Dec. 31, 1909	5,000.00	500.00	0
15 shs. Minnehaha Trust				
Co., collateral on note				_
of W. W. Brookings.	• • • • • • •	1,500.00	75.00	0
Balance of E. H. Gay & Co.,	D. 01 1000	<b>7</b> 000 00	<b>5</b> 000 00	_
collateral loan	Dec. 31, 1909	5,892.30	5,892.30	0
Town of Framingham note	Dec. 31, 1912	<b>25,0</b> 00.00	<b>25,00</b> 0.00	0
Totals		\$75,292.80	\$37,742.30	

CHAS. C. HUTCHINSON, President.

## TRADERS AND MECHANICS INSURANCE COMPANY,

#### LOWELL, MASS.

## Commenced Business, 1848.

INC	OME.		
	Fire.		
Gross prems. received during the year	\$192,900.01		
Deduct reinsurance,			
<b>\$4,090.88</b>			
and return premiums,			
<b>\$7,742.99</b>	11,833.87		
Received for premiums		\$181,066.14	
Gross interest on mortgage loans	\$1,857.86		
Gross interest on collateral loans	743.76		
Gross interest on bonds and divi-			
dends on stocks	20,562.00		
Gross interest on deposits	98.89		
Gross rents from company's prop'y	1,590.00		
Total gross interest and rents		24,852.51	
Desk		5.00	
Total income			205,923.65
Sum of both amounts			\$700,983.83

E. M. TUCKE, Secretary.

DISD CIRCUMINITIES,	
Gross amount paid policy-holders	
for losses (including \$8,633.95	
occurring in previous years) \$69,514.95	
Deduct amount received for salvage,	
\$20.62	
for reinsurance in other companies,	
\$106.58	
•	
and for discount,	
<b>\$</b> 5.03 132.23	
Net amount paid policy-holders for losses \$69,382	.72
Expenses of adjustment and settlement of losses 1,415	.05
Commissions or brokerage 26,905	.19
Salaries, \$2,100.00, and expenses, \$3,050.00, of	
special agents 5,150	.00
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees 15,144	.94
Rents 1,720	.00
Advertising, \$165.12; printing and stationery,	
<b>\$1</b> ,168.20 1,333	.32
Postage, telegrams, telephone, and express 882	.78
Legal expenses	.54
Maps, including corrections 827	.51
Underwriters' boards and tariff associations 856	.66
Fire department, fire patrol and salvage corps	`
assessments, fees, taxes, and expenses 258	.31
Inspections and surveys 269	.56
Repairs and expenses (other than taxes) on real	
estate 308.	.02
Taxes on real estate	.35
State taxes on premiums 2,317	.82
Insurance-department licenses and fees 479	.50
City of Lowell tax 9.	70
Interest on borrowed money	.20
Interest on loss in suft	.05
Sundry expenses 933	.00
Dividends to policy-holders, \$85,357.91, less divi-	
dends received from reinsuring companies, \$937.88 84,420.	03
Total disbursements	214,860.25
Balance	\$486,123.58
LEDGER ASSETS.	
Book value of real estate \$16,230	09
Mortgage loans on real estate 42,311.	60
Loans secured by collateral (Schedule C) 16,760.	00

•			
Book value of bonds, \$230,000.00, as	nd stocks.		
\$163,900.00 (Schedule D)		393,900.00	
Cash in company's office		559.04	
Deposits in trust companies and banks	on interest	3,827.86	
Agents' balances, under three months du	e	11,718.02	
Agents' balances, over three months due	•••••	816.97	
Total ledger assets, as per balance .	• • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$486,123.58
Non-ledge	B ASSETS.		
	Due.	Accrued.	
Interest on mortgages	<b>\$</b> 152.00	<b>\$490.10</b>	
Interest on bonds	• • • • • •	779.18	
Interest on collateral loans	• • • • •	145.55	
Total interest due and accrued	\$152.00	\$1,414.83	1,566.83
Market value of real estate over book val			769.91
Market value of bonds and stocks over bo			39,283.00
Gross assets			\$527,743.32
		• • • • • • • • • • • • • • • • • • • •	4021,110.03
DEDUCT ASSETS	NOT ADMITT	ED.	
Agents' balances, representing business w			
1913	-	•	816.97
		_	
Total admitted assets	• • • • • • • • • • • •	•••••	\$526,926.35
		•••••	\$526,926.35
LIABIL	ITIES.		, ,
LIABIL Net amount of unpaid losses and claims	ities.		<b>\$214.63</b>
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks	ITIES.	••••••	\$214. <b>63</b> 313,350.40
LIABIL Net amount of unpaid losses and claims Unearned premiums on fire risks Interest due or accrued	ITIES.	•••••••	\$214. <b>63</b> 313,350.40 309.38
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders	ITIES.	•••••••••••••••••••••••••••••••••••••••	\$214.63 313,350.40 309.38 3,051.59
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,	ITTES.	or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes	ITIES.  fees, etc., do	e or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,	ITIES.  fees, etc., do	e or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed more	fees, etc., do	ae or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed mon  Total liabilities, except surplus	fees, etc., do	ae or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed more	fees, etc., do	ae or accrued	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed mon  Total liabilities, except surplus	fees, etc., do	as or accrued syable	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities	fees, etc., do, hereafter pacy	ae or accrued sayable	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities  Total	fees, etc., do, hereafter pacy	ne or accrued sayable	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities  Total  RISKS AND PR	fees, etc., do hereafter page	ne or accrued sayable	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88 \$526,926.35
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities  Total	fees, etc., do hereafter page	ne or accrued sayable	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed more  Total liabilities, except surplus  Surplus over all liabilities  Total  RISKS AND PR  Fir In force December 31, 1912	fees, etc., do , hereafter pley	Risks. \$43,868,406.80 12,686,032.85	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88 \$526,926.35 Premiums \$659,144.87 192,900.01
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities  Total  RISKS AND PR	fees, etc., do , hereafter pley	Risks. \$43,868,406.80 12,686,032.85	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88 \$526,926.35 Premiums. \$659,144.87 192,900.01
LIABIL  Net amount of unpaid losses and claims Unearned premiums on fire risks Interest due or accrued  Dividends due policy-holders Salaries, rents, expenses, bills, accounts, Estimated federal, state, and other taxes Due and to become due for borrowed mon  Total liabilities, except surplus  Surplus over all liabilities  Total  RISKS AND PR Fir In force December 31, 1912  Written or renewed during the year  Totals  Deduct those expired and marked off as term In force at the end of the year 1913	fees, etc., do, hereafter pacy	Risks. \$43,863,406.80 12,686,032.85 \$56,554,439.65 13,429,878.76	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88 \$526,926.35  Premiums. \$659,144.87 192,900.01 \$852,044.88 205,019.07
LIABIL  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Interest due or accrued  Dividends due policy-holders  Salaries, rents, expenses, bills, accounts,  Estimated federal, state, and other taxes  Due and to become due for borrowed more  Total liabilities, except surplus  Surplus over all liabilities  Total  RISES AND PR  Fir  In force December 31, 1912  Written or renewed during the year  Totals  Deduct those expired and marked off as terr	fees, etc., do, hereafter pacy	Risks. \$43.868,406.80 12,686,032.85 \$56,554,439.65 13,429,878.76 \$43.124,560.89 855,845.00	\$214.63 313,350.40 309.38 3,051.59 140.97 1,417.50 25,000.00 \$343,484.47 183,441.88 \$526,926.35 Premiums. \$659.144.87 192,900.01 \$852,044.88 205,019.07

	TULATION OF FIRE RIS		MS.	
Year Written. Term.	, G	ross premiums	·	Premiums
1913 One year or less	Amount. \$2,273,670.50	charged. U \$30,759.23	nearned. 1–2	unearned. \$15,379.61
1911   1912   Three years	5,366,154.51	96,414.06	1-6 1-2	16,069.01
1912 Three years	5,262,507.20	95,526.77	1-2	47,763.38
1913 J 1909 J	5,087,187.65 5,251,420.19	90,501.93 69,038.97	5–6 1–10	75,418.25 6,903.89
1910	4,828,616.62 4,773,562.59 4,727,115.31	64,319.83 68,519.30	3-10 1-2	19,295.94 31,759.65
1911   Five years 1912	4,773,562.59 4,727,115,21	63,519.30 68,524.79	1-2 7-10	31,759.65 44,467.29
1913	4,698,481.32	62,548.24	9-10	56,293.38
Totals	\$42,268,715.89	\$686,153.12		\$318,350.40
	GENERAL INTERRO	GATORIES.		
Largest gross aggregate anywhere in the United reinsurance, whether the panies?			A nainer	<b>\$25,</b> 000.00
Total amount loaned to di	rectors or other omce	rar	Answer	None.
on deposit notes or cont.  Percentage of cash premi policies as dividends or years, 30 per cent.; th cent.; five years, 60 per	ingent premiums? ums returned during profits, viz.: One pree years, 40 per cent	the year on sear, 20 per cent.; four years,	Answer expiring it.; two 50 per	None.
	BUSINESS IN CONNECT	псит, 1913.		Fire.
Gross risks written				\$891,926.79
Gross risks written Less \$62,262.50 risks c panies authorized in	Connecticut	00 reinsurance	in com-	78,595.50
Net risks written		·····		\$813,331.29
Gross premiums on risks	written	emiume for rei	· · · · · · ·	\$11,294.72
Gross premiums on risks Less \$883.09 return premin companies author	rized in Connecticut	emines for ferr		1,094.81
Net premiums receive	xd			\$10,199.91
Less losses on risks rein				\$3,016,10 0.00
Net losses paid	· · · · · · · · · · · · · · · · · · ·		· · · · · · · ·	\$8,016,10
Less losses on risks rein	sured in companies a		necticut	\$3,018.73 0.00
Net losses incurred		• • • • • • • • • • • • • • • • • • • •	• • • • • • •	\$3,018.73
2 shs. Tremont & Suffo	L Mills	ar value. Marke \$200.00	t walue. A \$220.75 \	mount loaned.
4 " Lowell Gas Light 12 " Amer. Tel. & Tel	t Co	1,400.00	L.200.00 S	\$1,000.00
45 " Mass Elec., pref.		1,400.00 1,200.00 4,500.00	.452.00 } 3,420.00 }	2,000.00
162 " Mass. Elec., pre 10 " Esmond Mills	<b>f.</b> 1	16,200.00	2,812.00	8,500.00
20 " U. S. Smelting (	30	1.000.00	500.00	
20 " U. S. Smelting ( 10 " St. Mary's Min. 20 " Amalgamated C	Land	250.00	1.000.00	5,260.00
22 " Dun & Co	CO	2,000.00 1 2,200.00 2	,400.00 2,200.00	0,200.00
10 " Merrimack Mf. C	o., com	1,000.00	300.00	
Totals	***************************************	9,950.00 \$2	5,004.75	\$16,760.00
	. Bonds and Stocks o	-		
STATE BOY Massachusetts, 3%, 1941 .		Book value \$25,000.0		Market value. \$20,750.00
RAILROAD B	onds:			
Boston & Maine, 41/2%,	1944	20,000.0		15,800.00
Boston & Maine, 4%, 192	26	. 25,000.0 15,000.0	0 83 0 71	20 750 NA
Long Island, 5%, 1982		10,000.00	, IUL	10,100.00
Boston & Maine, 4½%, Boston & Maine, 4%, 19: Illinois Central, 3%, 1951 Long Island, 5%, 1932 Long Island, 5%, 1937 FIRE — 46		1,000.0	0 102	1,020.00

New England, 5%, 1945 Ogdensburg & Lake Champlain, 4%, 1948 Rutland Canadian, 4%, 1949 Southern, 4%, 1951 United Traction, 5%, 1986	Book value. 10,000.00 20,000.00 20,000.00 15,000.00 15,000.00	Rate. 104 75 75 84 99	Market value. 10,400.00 15,000.00 15,000.00 12,600.00 14,850.00
MISCELLANFOUS BONDS: — American Tel. & Tel. Co., 4%, 1929	54,000.00	86	46,440.00
RAILROAD STOCKS:— 25 shs. Vermont & Mass	2,500.00	115	2,875.00
, BANK STOCKS:— 100 shs. Old Lowell Nat'l	10,000.00	108	10,000.09
MISCELLANEOUS STOCKS:—  35 shs. Bigelow Carpet Co.  34 "Boot Mills	3,500.00 3,400.00 2,000.00 9,500.00 46,200.00 13,400.00 23,500.00 20,000.00 11,000.00 6,600.00 500.00	151 75 82 200 289 111 93 66 90 25 85 59	5,285.00 2,550.00 1,640.00 19,000.00 129,360.00 14,874.00 15,510.00 18,000.00 2,750.00 5,610.00 4,950.00
Totals	\$393,900.00		\$433,183.06

# WORCESTER MUTUAL FIRE INSURANCE COMPANY,

## WORCESTER, MASS.

# Commenced Business, May, 1824.

LEWIS N. GILBERT, President.	ROGER F. UPH	AM, Secretary.
BALANCE SHEET.		
Amount of ledger assets December 31, 1912		\$855,526.74
		,,
INCOME.		
Gross prems. received during the year \$137,700.38		
Deduct return premiums 6,067.05		
Received for premiums	<b>\$</b> 131,633.33	
Gross interest on mortgage loans \$9,211.86		
Gross interest on bonds 19,697.50		
Gross interest on deposits 1,889.64		•
Gross rents from company's prop-		
erty, including \$1,800.00 for com-		
pany's occupancy of its own bldgs. 11,219.55		
Total gross interest and rents	40.010 55	
Sundry small credits	42,018.55 32.15	
Sundiy small creates	32.10	
Total income	• • • • • • • • • • • • • • • • • • • •	173,684.0 <b>3</b>
Sum of both amounts	•••••	\$1,029,210.77
DISBURSEMENTS.		
Gross amount paid policy-holders for losses (includ-		
ing \$4,355.74 occurring in previous years)	\$38,429.85	
Expenses of adjustment and settlement of losses	565.14	
Commissions or brokerage	18,994.56	
Allowances to local agencies for miscellaneous		
agency expenses	7.3 <b>4</b>	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	18,321.27	
Rents for company's occupancy of its own buildings	1,800.00	
Advertising, \$790.20; printing and stationery,	0.430.03	
\$1,620.01	<b>2,4</b> 10.21	

TOTAL MODELLAN	E COMPAN	1.
Postage, telegrams, telephone, and express	1,233.23	
Legal expenses	17.00	
Furniture and fixtures	298.88	
Maps, including corrections	281.40	
Underwriters' boards and tariff associations	523.91	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	752.70	
Inspections and surveys	860.01	
estate	2,086.34	
Taxes on real estate	3,020.09	
State taxes on premiums	1,438.87	
Insurance-department licenses and fees	149.00	
Federal corporation tax	29.19	
Safe deposit boxes	80.00	
Bonding officers	84.60	
Dividends to policy-holders, expiration return of	04.00	
premiums	67,736.06	
Total disbursements		159,119.65
Balance		\$870,091.12
LEDGER ASSETS.		
Book value of real estate	\$100,000.00	
Mortgage loans on real estate	219,775.00	
Book value of bonds (Schedule D)	500,000.00	
Cash in company's office	1,005.86	
Deposits in trust companies and banks on interest	41,587.43	
Agents' balances, under three months due	7,722.83	-
Total ledger assets, as per balance		\$870,091.12
NON-LEDGER ASSETS.		
ATOM MANUALITY	Accrued.	
Interest on mortgages	\$2,911.06	
Interest on bonds	7,046.18	
Interest on bank deposits	109.23	
Rents on company's property or lease	935.90	
Total interest and rents accrued		11,002.57
Market value of real estate over book value	• • • • • • • • • • • • • • • • • • • •	67,106.00
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$948,193. <del>4</del>
DEDUCT ASSETS NOT ADMITTED.		
Book value of bonds over market value (Schedule D)	•••••	63,760.00
Total admitted assets	• • • • • • • • •	\$884,433.td

LIABILITIES.	
--------------	--

•	LIABILITI			
Gross losses adjusted and	unpaid			\$1,214.26
Unearned premiums on fire risks			269,296.82	
Dividends due policy-holders			2,607.08	
Solories rents evenness l	Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			•
				925.02
Estimated federal, state, a	nd other taxes, he	rearter pay	able	714.92
Total liabilities, exce	pt surplus			\$274,758.10
Surplus over all liabilities				609,675.39
Total				\$884,433.49
10001	••••••	• • • • • • • • •	•••••	<b>\$</b> 004,400.48
	RISKS AND PREMIT	мв. 1913.		
	Fire.		Risks.	Premiums.
In force December 31, 1912			\$39,359,225	\$529,758.36
Written or renewed during th	e year		10,313,778	137,700.88
Totals Deduct those expired and ma	Totals		\$667,458.74 140,464.24	
In force at the end of t Deduct amount reinsured	he year 1913		\$39,256,621 8,000	\$526,994.50 70.40
Net amount in force Dec		_	\$39,253,621	\$526,924.10
RECAPITU	LATION OF FIRE RI	KS AND PR	RMIUMS.	
Year		ross premiu	ms	Premiums
Written. Term. 1913 One year or less	Amount. \$792,684	charged. \$7,245	Unearned. .24 1-2	unearned. \$3,622.62
1911   Three years	2,585,561	39.169	.91 1–6	6,528.31
1912 } Three years	2,797,778	48,271	98 1-2	<b>21</b> ,635.9 <del>9</del>
1913   1909	2,823,137 6,017,012	43,049 78,842	52 5-6 29 1-10	85,874.60 7,884.22
1910 1911   Five years 1912	5,534,859	72,001	92 3-10	21,600.57
1911 } Five years	5,840,945	76,117	82 1–2	38,058.91
1912   1913	6,301,562 6,560,083	82,056 85,169	31 7-10 11 9-10	57,439.41 76,652.19
Totals	\$39,258,621	\$526,924		\$269,296.82
		•		<b>4</b> 200,200.02
Largest gross aggregate an anywhere in the United S reinsurance, whether the	GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?			
Total amount loaned to directed amount of assessments	ctors or other office	rs?	Answer	<b>\$</b> 6,000.00 None.
Total amount of assessments	laid or ordered to	be laid dur	ing the year	None.
on deposit notes or conting Percentage of cash premium policies as dividends or pr years, 40 per cent.; five ye	ns returned during rofits, viz.: One years, 60 per cent.	the year car, 20 per	on expiring cent.; three	2101101
	USINESS IN CONNEC			Fire.
Gross risks written		······································		\$458,309.00
Less \$33,500.00 risks can authorized in Connecti	cut	unsurance i	п сошраниев	83,500.00
Net risks written				\$424,809.00
				\$5,015.60
Gross premiums on risks wri Less \$466.80 return premiu companies authorized	ims, and \$0.00 pren in Connecticut	iums for re	insurance in	466.80
Net premiums received				\$4,548.80
Losses paid				\$562.37
Less losses on risks reinsu	Less losses on risks reinsured in companies authorized in Connecticut			0.00
Net losses pald				\$562.37
Less losses on risks reinsu	\$562.37 0.00			
Net losses incurred		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$562.87

Schedule D. Bonds owned by	the Company.		
STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Massachusetts, 31/4 %, 1945	\$15,000.00	98	\$14,700.00
Massachusetts, 3½%, 1934	5,000.00	98	4,900.00
New York City, 4 ½ %, 1960	5,000.00	100	5,000.00
New York City, 41/2 %, 1957	5,000.00	104	5,200.00
1.011 2.012 0.04, 272 70, 2.00	.,		
RAILROAD BONDS:			
Bangor & Aroostock, 4%, 1951	5,000.00	72	3,600.00
Boston & Albany, 31/2 %, 1951	5,000.00	80	4,000.00
·-·		( 91	9,100.00
Boston & Albany, 4%, 1933-5	20,000.00	{ 91 ( 91	4,550.00
			4,550.00
Boston Elevated, 4½%, 1937  Boston Elevated, 4%, 1935	10,000.00	92	9,200.00
Boston Elevated, 4%, 1935	5,000.00	86	4,300.00
Boston & Lowell, 31/2%, 1921	50,000.00	92	46,000.00
Boston & Maine, 4½%, 1944	5,000.00	79	3,950.00
Boston & Maine, 4%, 1937	10,000.00	75	7,500.00
Boston & Maine, 4%, 1926	10,000.00	83	8,300.00
Boston & Northern St., 4%, 1954	5,000.00	83 91	4,150.00 4,550.00
Boston & Worcester St., 41/2 %, 1923	5,000.00 5,000.00	84	4,200.00
Central Pacific, 4%, 1954	15.000.00	82	12,300.00
Chicago, Burlington & Quincy, 31/2%, 1949 Chicago, Milwaukee & St. Paul, 4%, 1989	10,000.00	93	9.300.00
Chicago & Northwestern, 4%, 1987	5,000.00	94	4,700.00
Chicago, Rock Island & Pacific, 4%, 1988	10,000.00	84	8,400.00
Chicago, Rock Island & Pacific, 4%, 1934	32,000.00	72	23.040.00
Chicago & Western Indiana, 4%, 1952	10,000.00	83	8.300.C0
Cincinnati, Hamilton & Dayton, 5%, 1942	12,000.00	98	11,760.00
Cin., Indiana, St. Louis & Chicago, 4%, 1936	20,000.00	92	18,400.00
Concord & Montreal, 4%, 1920	20,000.00	94	18,800.09
Delaware & Hudson River, 4%, 1943	10,000.00	94	9,400.00
Fitchburg, 4%, 1927	25,000.00	90	22,500.0
Illinois Central, 3¼%, 1951, 53	26,000.00	77	20,020.00
Maine Central, 4%, 1933	7,000.00	90	6,300.00
Michigan Central, 4%, 1940	5,000.00	95	4,750.90
Minneapolis, St. Paul & St. Ste. Marie, 4%, 1938	10,000.00	90	9,000.98
Mohawk & Malone, 4%, 1991	9,000.00	93	8,370.00
New York Central & Hudson River, 31/2%, 1997.	6,000.00	82	4,920.00
New York, New Haven & Hartford, 4%, 1955	20,000.00	77	15,400.00
New York, New Haven & Hartford, 4%, 1947	10,000.00	79	7,900.00
New York, New Haven & Hartford, 31/2 %, 1947	10,000.00	70	7,000.0
Pere Marquette, 4%, 1943	5,000.00	73	3,650.00
St. Paul, Minneapolis & Manitoba, 4%, 1933	3,000.00	95	2,850.69
St. Paul, Minneapolis & Manitoba, 44, 1933	5,000.00	101	5,050.00
Toledo, Walhonding Valley & Ohio, 4%, 1942	20,000.00	90	18,000.00
West End St., 41/2%, 1930	10,000.00	94	9,400.00
West End St., 4%, 1915	6,000.00 5,000.00	99 97	5,940.00 4,85 <b>0.0</b> 0
Worcester Consolidated St., 4½%, 1920	5,000.00	91	4.550.00
Worcester, Nashua & Rochester, 4%, 1934	4.000.00	91	3,640.00
TOLOGOGI, MADRICA & ROCHOSTOL, 170, 1831	4,000.00		3,044.00

Totals ..... \$500,000.00

\$436,240.00

# MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1913.

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY,

## NEW YORK, N. Y.

#### Commenced Business, February, 1897.

W.	L.	H.	SIMPSON,	President.	

J. E. HOFFMAN, Secretary.

#### CAPITAL STOCK.

Amount of capital paid up in cash \$300,000.00	
Amount of ledger assets December 31, 1912	\$1,117,237.77

#### INCOME.

INCOME.	
Marine a Inland Gross prems. received during the	
year \$781,32	28.02
Deduct reinsurance,	
<b>\$5</b> 98,190.85	
and return premiums,	
<b>\$31,295.76</b>	86.61
Received for premiums	\$151,841.41
Gross interest on bonds and divi-	
dends on stocks \$41,32	22.74
Gross interest on deposits 63	33.13
Total gross interest	
ledger assets, viz.:	
Bonds	843.91
Total income	194,141.19
Sum of both amounts	*1,311,378.96

Marine and Inland.		
Gross amount paid policy-holders		
for losses (including \$66,966.01		
occurring in previous years) \$459,908.51		
Deduct amount received for salvage,		
\$55,273.47		
and for reinsur. in other companies,		
<b>\$349,053.55</b>		
Net amount paid policy-holders for losses	<b>\$</b> 55,581.49	
Expenses of adjustment and settlement of losses	3,747.10	
Commissions or brokerage	32,275.11	
Allowances to local agencies for miscellaneous	·	
agency expenses	38.50	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	4,120.00	
Advertising, \$122.18; printing and stationery,	•	
\$50.50	172.68	
Postage, telegrams, telephone, and express	803.75	
Legal expenses	590.33	
Underwriters' boards and tariff associations	137.83	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	5.52	
Inspections and surveys	105.84	
State taxes on premiums	6,237.46	
Insurance-department licenses and fees	695.51	
Federal corporation tax	418.74	
Traveling expenses	37.59	
Auditing accounts	414.17	
Commission on recoveries on reinsurance placed		
abroad	157.33	
Miscellaneous expenses	364.86	
Policy stamps on reinsurance placed abroad	288.50	
Paid stockholders for interest or dividends (amount		7
declared during the year)	21,000.00	•
Agents' balances charged off	710.87	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds	776.88	
Total disbursements		128,680.06
Balance	•••••	\$1,182,698.96

#### AMERICAN AND FOREIGN MARINE INSURANCE COMPANY. 731

AMBRICAN AND SCREEN MARKET INSURANCE COM	FAMI. 191
LEDGER ASSETS.	
Book value of bonds, \$674,456.50, and stocks	
\$471,104.46 (Schedule D)	
Deposits in trust companies and banks not on	
interest 2,609.78	
Deposits in trust companies and banks on interest 9,155.33	
Agents' balances, under three months due 24,820.86	
Agents' balances, over three months due 551.97	
Matal ladera acceta as was believe	<b>41</b> 100 000 00
Total ledger assets, as per balance	\$1,182,698.90
NON-LEDGER ASSETS.	
Interest accrued on bonds	8,474.16
	*
Gross assets	\$1,191,173.06
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances, representing business written	
prior to October 1, 1913	
Book value of bonds and stocks over market value	
(Schedule D)	
Total	98,948.43
Total admitted assets	\$1,092,224,63
2002 00000 1111111111111111111111111111	<b>41,002,22</b> 1.00
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31 not reported	
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$42,360.68
Uncarned premiums on inland navigation risks \$33,282.06	• •
Unearned premiums on unexpired marine risks 15,011.73	
Total unearned premiums	48,293.79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200.00
Estimated federal, state and other taxes hereafter payable	9,500.00
Total liabilities, except capital	\$100,354.47
2000 1200 1200 1200 1200 1200 1200 1200	, ,

 Capital paid up in cash
 \$300,000.00

 Surplus over all liabilities
 691,870.16

Surplus as regards policy-holders .....

991,870.16

102 AMERICAN AND FOREIGN MARINE INSUR	ANUE COME	ANI.			
SPECIAL DEPOSITS.					
(Showing deposits not held for protection of a	Market value	Corresponding			
State, Country, Municipality, Etc.	of deposit.	liabilities.			
Canada Special deposits in excess of corresponding liabilities, \$25,	108.71.	V			
RISES AND PREMIUMS, 1913.					
MARINE AND INLAND. In force December 31, 1912	Risks. \$14,930,433	Premiums. \$151,500.88			
Written or renewed during the year	698,444,872	781,328.02			
Totals Deduct those expired and marked off as terminated	\$713,375,305 696,910,114	\$932,828.40 789,385.92			
In force at the end of the year 1918  Deduct amount reinsured	\$16,465,191 5,062,549				
Net amount in force December 81, 1918	\$11,402,642	\$81,575.84			
GENERAL INTERROGATORIE	3.				
Total amount of the company's stock owned by the dir	ectors at par	\$6,500.00			
Total amount loaned to directors or other officers?	Answer	None.			
value?  Total amount loaned to directors or other officers?  Total amount loaned to stockholders not officers?  What interest, direct or indirect, has this company in the cany other insurance company?  Is a majority of the capital stock of this company owned directly or indirectly, by any other corporation? Answers named by British & Foreign Marine Insurance Co.	Answer	None.			
any other insurance company?	or controlled.	None.			
directly or indirectly, by any other corporation? Answer	r — Yes, 2935				
Has this company guaranteed policies issued by any other now in force?	company, and	No.			
Business in Connecticut, 191	3.	Marine and			
Gross risks written		Inland. \$5.070.991.00			
Less \$0.00 risks canceled, and \$0.00 reinsurance in com- ized in Connecticut	panies author-				
Net risks written		\$5,070,991.00			
Gross premiums on risks written	oingunance in	\$2,630.92			
Gross premiums on risks written	······	6.81			
Net premiums received	•••••	\$2,624.61			
Less losses on risks reinsured in companies authorized in	n Connecticut	\$1,236.50 0.00			
Net losses paid		\$1,236.50			
Less losses on risks reinsured in companies authorized in	n Connecticut	\$1,221.50 0.00			
Net losses incurred		\$1,221.50			
Schedule D. Bonds and Stocks owned by	the Company.				
STATE AND MUNICIPAL BONDS: - Book	value. Rate.	Market value.			
New York State, 4%, 1961	,979.17 97 ,273.92 96	\$64,020.00 9,600.00			
New York State, 3%, 1959	,273.92 96 ,372.65 96 ,391.65 97	48,000.00 97,000.00			
New York City, 34%, 1928	465.36 91	31,850.00			
	,122.27 91	86,400.00			
RAILROAD BONDS: — 22	.375.58 92	28,000.00			
Central of New Jersey, 5%, 1987	.052.52 114	23,000.00 5,700.00 80,300.00			
Delaware & Hudson Co., 4%, 1943	,000.00 101 ,689.27 94	80,300,00 75,200,00 Market value.			
Yaka Chana A Michigan Sauthern 40% 1991 47	value. Rate. ,230.75 89	Market value. 44,500.00			
Lehigh Valley Terminal, 5%, 1941	,301.75 108	48,600.00 2,700.00 68,250.00			
Milwaukee, Sparta & Northwestern, 4%, 1947 71	,885.78 90 ,083.01 91	68,250.00			

# AMERICAN AND FOREIGN MARINE INSURANCE COMPANY. 733

Nashville, Florence & Sheffield, 5%, 1937 Portland Terminal Co. (Maine), 4%, 1961 St. Paul Eastern Grand Trunk, 4½%, 1947	Book value. 8,757.78 18,427.74 20,097.35	Rate. 104 88 95	Market value. 8,820.00 17,600.00 19,000.00
RAILBOAD STOCKS:			
100 shs. Albany & Susquehanna	28,504.02 4,800.00 64,229.62 133,196.55 13,505.08 15,002.51 109,526.75 102,339.93	265 158 158 87 167 116 159 226	26,500.00 7,900.00 54,431.00 110,925.00 14,946.50 12,412.00 96,672.00 98,338.00
Totals	\$1,145,560.96		\$1,047,164.50

#### THE COLUMBIA INSURANCE COMPANY,

#### JERSEY CITY, N. J.

#### Commenced Business, 1901.

G. F. CRANE, President.

C. E. DEAN, Secretary.

#### CAPITAL STOCK.

Amount of capital paid up in cash ...... \$400,000.00

Amount of ledger assets December 31, 1912 ...... \$1,000,433.10

#### INCOME.

Received for premiums .....

**\$**396,769.91

Ontario Insurance Department .. 300.00

431,844.19

Total income

#### DISBURSEMENTS.

Marine and Inland.

Gross amount paid policy-holders for losses (including \$22,470.28 occurring in previous years) ....

\$448,121.58

Deduct amount received for salvage, \$17,219.14

and for reinsur. in other companies,

\$213.777.68 .....

230,996.82

Net amount paid policy-holders for losses ...

\$217,124.76

Expenses of adjustment and settlement of losses	11,396.52	
Commissions or brokerage	123,400.76	
Allowances to local agencies for miscellaneous	0,2000	
agency expenses	1,432.00	
Expenses of special and general agents	3,634.02	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	7,710.01	
Printing and stationery	2,161.00	
Postage, telegrams, telephone, and express	731.00	
Legal expenses	120.00	
Underwriters' boards and tariff associations	770.00	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes and expenses	308.63	
Inspections and surveys	277.00	
State taxes on premiums	9,316.12	
Insurance-department licenses and fees	1,624.00	
Federal corporation tax	466.76	
Investment expenses	52.50	
Agents' balances charged off	7,217.17	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	020.10	
Bonds	932.13	
Total disbursements		388,674.38
Balance	••••••	\$1,043,602.91
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$</b> 922,470.79	
Deposits in trust companies and banks on interest	53,352.11	
Agents' balances, under three months due	43,149.19	
Agents' balances, over three months due	7,830.82	
Cash deposit with Ontario Insurance Department	16,800.00	
Total ledger assets, as per balance		\$1,043,602.91
non-ledgeb assets.		
	Accrued.	
Interest on Ontario deposit	\$10,930.82 <b>2</b> 32.50	
Total interest accrued		11,163.32
Gross assets		\$1,054,766.23

DEDUCT ASSETS NOT ADMITT	<b>D.</b>	
Agents' balances, representing business written		
prior to October 1, 1913	\$7,830.82	
Book value of bonds over market value (Sched. D)	73,255.79	
Total	•••••	81,086.61
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$973,679.62
LIABILITIES.		
Gross claims for losses reported and unadjusted.		
plus reserve for losses incurred prior to December		
31 not reported	<b>459 005 04</b>	
Gross claims for losses resisted	<b>\$53,295.06</b>	
Gross claims for losses resisted	1,105.00	
Total	\$54,400.06	
Deduct reinsurance due or accrued	24,971.23	
	21,011.20	
Net amount of unpaid losses and claims		\$29,428.83
Unearned premiums on long term inland risks	\$11,755.89	
	176,120.98	
Unearned premiums on unexpired marine risks	1,252.43	
Total unearned premiums		\$189,129.30
Salaries, rents, expenses, bills, accounts, fees, etc., du		500.00
Estimated federal, state and other taxes hereafter pay		9,000.00
Contingent commissions or other charges due or accru	ed	6,500.00
Total liabilities, except capital		\$234,558.13
Capital paid up in cash		<b>4202,00</b> 0
• • •	339,121.49	
Surplus as regards policy-holders		739,121.49
Total		9079 870 89
Total	• • • • • • • • • • • • • • • • • • • •	\$973,679.62
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of a	u policy-holder	ns.)
	Market value of deposit.	
Georgia	\$10,000.00 35,700.00	
Ontario, Canada	642.10.	•••••
RISKS AND PREMIUMS, 1913.		
MARINE AND INLAND.	Risks.	Premiums.
In force December 31, 1912	\$34,554,521 123,077,666	\$806,774.22 953,223.57
Total  Deduct those expired and marked off as terminated	\$157,632,187 121,673,322	\$1,759,997.79 1,047,446.24
In force at the end of the year 1918  Deduct amount reinsured	\$35,958,865 15,965,463	\$712,551.55 837,131.26
Net amount in force December 31, 1913	\$19,993,402	\$875,420.29

	REC	CAPITULATION OF LONG TERM	RISKS AND PR	emiums.	
Yea		•	Gross premiums		Premiums
Writt		Amount.	•	Unearned.	
1913	Two years	\$432,045 530,740	\$2,874.73 3,512.08	1-4 3-4	\$718.68 2,634.06
1911	Three years	530,740 513,340	3.733.59	1-6 1-2 5-6	622.26
1912	Three years	539,966 <b>561,84</b> 9	4,469.22 4,944.26	1-2 5-6	2,234.61 4,120.22
1910	ì	12,173	125.47	1-8	15.68
1911	Four years	75.048	679.44	3-8	254.79
1913	1 0 0 0 7 0 0 0 0	42,912 64,973	469.82 657.10	5–8 7–8	293.64 574.96
1910	1	6.419	81.38	3-10	24.41
1911	Five years	10,222 8,812	133.29 125.16	1-2 7-19	66.65 87.61
1913	)	8,485	120.35	9-10	108.32
	Totals	\$2,806,984	\$21,925.89		\$11,755.89
-		GENERAL INTERR			
Large any rei	est gross aggrowhere in the nsurance, wheth	egate amount insured in United States, without any her the same be in admitt	any one hazar deduction wha ed or non-admi	d located stever for sted com-	
pan Total	iles? amount of th	e company's stock owned	by the director	Answer	\$40,000.00
val	ue?	to directors or other office		Answer	700.00
Total	amount loaned	l to directors or other offic to stockholders not officers	ers?	Answer	None. None.
What	interest, direct	or indirect, has this compa	ny in the capita	l stock of	
anv	other insurar	ice company?		Answer	None.
18 a dire 300	majority of the ectly or indirect 0.00 by the Unitable	capital stock of this comp tly, by any other corporation ion Marine Insurance Comp	any owned or one of Answer — Y cany (Lt'd) of .	es, \$399,- Liverpool,	
Has t	his company go v in force?	uaranteed policies issued by	any other com	pany, and Answer	No.
		Business in Connec	Í		Marine and Inland.
Gross	risks written .	risks canceled, and \$83,327	7.00		\$1,235,131.00
Les	panies author	risks canceled, and \$83,326 ized in Connecticut	reinsurance	in com-	387,322.00
N	let risks writt	en			\$847,809.00
Gross	premiums on	risks writtenturn premiums, and \$2,11			\$27,710.91
Les	s \$5,670.86 re surance in co	turn premiums, and \$2,113 mpanies authorized in Cont	ecticut	tor rein-	7,790.15
N	let premiums r	eceived			\$19,920.76
Losses	paid				\$7,415.81
Les	s losses on risi	ks reinsured in companies a	authorized in Co	nnecticut	644.41
N	et losses paid				\$6,771.40
Losses	incurred		<b></b>		\$7,415.81
Les	s losses on risi	ks reinsured in companies a	authorized in Co	nnecticut	644.41
N	et losses incur	red		• • • • • • •	\$6,771.40
			<del></del>		
		Schedule D. Bonds owned	i by the Compa	nv.	
Si	TATE. COUNTY.				Market value.
Berge	n county, N. J.,	41/4%, 1935	\$6,213.		\$6,120,00
	n county, N. J.,	$4\frac{1}{2}\%$ , 1936	16,585.	37 102	16,320.00 13,260.00
Berge		, <del>4 /</del> 2 % , 1831	13,486.	21 102 59 89	44,500.00
Berger Bingh	n county, N. J., amton, N. Y., 3	14%, 1937	53.027.		
Berger Bingh Buffal	n county, N. J., amton, N. Y., 3 o, N. Y., 3½%	34%, 1937	53,027. 10,218.	54 98	9,800.00
Berger Berger Bingh Buffal Buffal	n county, N. J., amton, N. Y., 3 o, N. Y., 3½% o, N. Y., 3½%, o, N. Y., 3¼%.	14, %, 1937	53,027. 10,218. 10,218.	54 98 54 97	9,800.00 9,700.00
Berger Bingh Buffal Buffal Buffal	n county, N. J., amton, N. Y., 3 o, N. Y., 3½% o, N. Y., 3½%, o, N. Y., 3½%, o, N. Y., 3½%	14 %, 1937 , 1917 1918 1919 , 1920	10,218. 10,218. 10,218. 10,218. 10,218.	54 98 54 97 54 97	9,800.00 9,700.00 9,700.00
Berger Bingh Buffal Buffal Buffal Buffal	n county, N. J., amton, N. Y., 3 o, N. Y., 3 1/2 %, 0, N. Y., 3 1/2 %, 0, N. Y., 3 1/2 %, 0, N. Y., 3 1/2 %	14% 1937 , 1917 1918 1919 1920 1921	10,218. 10,218. 10,218. 10,218. 10,218. 10,218.	54 98 54 97 54 97 54 96 54 96	9,800.00 9,700.00 9,700.00 <b>9,600.00</b> 9,600.00
Berge Berge Bingh Buffal Buffal Buffal Buffal Georgi	n county, N. J., amton, N. Y., 3 %, %, o, N. Y., 3 ½, %, la State, 4 ½, %	14, %, 1937, , 1917 1918 1919 1920 1921 1922 1915	10,218. 10,218. 10,218. 10,218. 10,218. 10,218. 10,218.	54 98 54 97 54 97 54 96 54 96 54 96	9,800.00 9,700.00 9,700.00 9,600.00 9,600.00 9,600.00
Berger Bingh Buffal Buffal Buffal Buffal Buffal Georgi Jersey	n county, N. J., amton, N. Y., 3 %, %, o, N. Y., 3 %, %, tall a State, 4 %, %, Clty, 4 %, %, 1	14, %, 1937 , 1917 1918 1919 , 1920 , 1921 , 1922 , 1915	10,218. 10,218. 10,218. 10,218. 10,218. 10,218. 10,218.	54 98 54 97 54 97 54 96 54 96 54 96 00 100 36 97	9,800.00 9,700.00 9,700.00 9,600.00 9,600.00 9,600.00 10,000.00 97,000.00
Berge Berge Bingh Buffal Buffal Buffal Buffal Georgi Jersey New	n county, N. J., amton, N. Y., 3 ½ % o, N. Y.,	14/%, 1937 , 1917 1918 1919 , 1920 , 1921 1922 , 1915 1961 %, 1940	63,027. 10,218. 10,218. 10,218. 10,218. 10,218. 10,138. 10,138. 103,120. 6,357.	54 98 54 97 54 97 54 96 54 96 54 96 00 100 36 97 26 87	9,800.00 9,700.00 9,700.00 9,600.00 9,600.00 10,000.00 97,000.00 5,220.00
Berge Bingh Buffal Buffal Buffal Buffal Georgi Jersey New	n county, N. J., amton, N. Y., 3 3, % 0, N. Y., 3 4, % 1a State, 4 4, % 1 City, 4 4, % 1 York City, 3 4, % 7 York City, 3 Yo	AND MUNICIPAL BONDS:— 4 ½ %, 1935 4 ½ %, 1936 4 ½ %, 1937 1½ %, 1937 1918 1919 1920 1921 1922 1915 1961 %, 1940 %, 1940 %, 1940	53,027. 10,218. 10,218. 10,218. 10,218. 10,218. 10,218. 10,218. 20,218. 20,138. 21,138. 21,11,111,111,115.	54 98 54 97 54 97 54 96 54 96 54 96 00 100 36 97 26 87	9,800.00 9,700.00 9,700.00 9,600.00 9,600.00 9,600.00 10,000.00 97,000.00

FIRE - 47

	Book value.	Rate.	Market value.
New York City, 31/2%, 1920	51.416.26	96	48,000,00
New York City, 31/4%, 1920		96	12,000.00
	10.000.00	92	9,200.00
Province of Ontario, 3½%, 1926	9.608.00	97	9,700.00
	31.179.80	98	30,380.00
Union Co., N. J., 4¼%, 1942	01,110.00	80	30,380.00
RAILEOAD BONDS:			
Central of New Jersey, 5%, 1987	1.246.04	114	1,140.00
Chicago, Burlington & Quincy, 4%, 1958	29,887.50	92	27,600.00
Chicago, St. Paul, Minn., Omaha, 31/2 %, 1930	29,120.00	88	28,160.00
Chicago & Northwestern, 3½%, 1987	13,790.00	80	11.200.00
Lake Shore & Michigan Southern, 4%, 1931	18.631.25	89	17,800.00
Lehigh Valley, 41/2 %, 1940	10.662.42	101	10,100.00
Michigan Central, 4%, 1929	9,100.00	83	8,300.00
Milwaukee, Sparta & Northwestern, 4%, 1947	9.312.50	91	9.100.00
Milwaukee, Sparta & Northwestern, 4%, 1947	23,250.00	91	22,750.00
National of Mexico, 41/2%, 1926	12,000.00	78	9.360.00
New York Central & Hudson River, 31/2 %, 1997	9,600.00	82	8,200.00
New York Connecting, 41/2 %, 1953	39,742,50	95	39,900.00
New York, New Haven & Hartford, 4%, 1956	28,612.50	77	23,100.00
Northern Pacific, 4%, 1997	25,496.38	93	28,250.00
Northern Pacific & Great Northern, 4%, 1921	32.443.75	95	33,250.00
Oregon & Washington Ry. & Navig. Co., 4%, 1961.	18,500.00	88	17,600.00
Oregon Short Line, 4%, 1929	23,907.62	89	22,250.00
St. Louis, Iron Mountain & Southern, 4%, 1933	18.475.00	77	15,400.00
	20,210.00	• • •	20,100.00
MISCELLANEOUS BONDS: -			
American Dock & I.np., 5%, 1921	21,398.75	104	20,800.00
A. M. Telephone & Telegraph Co., 4%, 1929	9,025.00	86	8,600.00
New England Telephone & Telegraph Co., 5%, 1932	20,000.00	100	20,000.00
New York Telephone Co., 41/2%, 1939	19,750.00	95	19,000.00
Totals	\$922,470.79		\$849,215.00

MAX GRUNDNER, Secretary.

## FEDERAL INSURANCE COMPANY,

#### JERSEY CITY, N. J.

## Commenced Business, March, 1901.

PERCY CHUBB, President.

Annual Control of the		
CAPITAL STOCK.  Amount of capital paid up in cash  Amount of ledger assets December 31, 1912		<b>\$3,307,99</b> 5.71
INCOME.		
Marine and		
Inland.  Gross prems. received during the year, \$3,757,521.94  Deduct reinsurance, \$2,133,601.52  and return premiums,		1
<b>\$258,674.15</b> 2,392,275.67	•	
Received for premiums		
dends on stocks 106,910.63		
Gross interest on deposits		
Total gross interest  Profit on bank exchange  Gross increase, by adjustment, in book value of ledger assets, viz.:	252.19	
Bonds	2,563.37	
Total income		1,484,616.11
Sum of both amounts		\$4,792,611,82

Marine and Fire. Inland.		
Gross amount paid		
policy-holders for		
losses (including		
\$602,435.14 occur-		
ring in previous	,	
years) \$1.19 \$1,794,209.02		
Deduct amount re-		•
ceived for salvage,		
\$103,826.19		
for reinsurance in		
other companies,	•	0
<b>\$</b> 1,141,839.58 8.06 1,245,657.71		
Net amount paid policy-		
holders for losses — \$6.87 \$548,551.31	<b>\$</b> 548,544.44	
Expenses of adjustment and settlement of losses	24,218.81	
Commissions or brokerage	577,372.91	
Expenses of special and general agents	4,261.00	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	5,733.64	
Advertising, \$1,250.49; printing and stationery,		
\$2,883.27	4,133.76	
Postage, telegrams, telephone, and express	2,958.80	
Legal expenses	709.72	
Underwriters' boards and tariff associations	1,583.41	_
Fire department, fire patrol and salvage corps as-		
sessments, fees, taxes and expenses	476.98	
Inspections and surveys	3,094.15	
State taxes on premiums	38,941.20	
Insurance-department licenses and fees	3,706.04	
Federal corporation tax	1,621.67	
Licenses	517.01	
Other taxes	274.86	
Tracings	2,520.53	
Subscriptions to papers	270.46 175.00	
Audit of accounts	85.00	
Paid stockholders for interest or dividends (amount	89.00	
declared during the year, \$110,000.00)	100,000.00	
Agents' balances charged off	2,509.57	
Gross loss on sale or maturity of ledger assets, viz.:	2,000.01	
Bonds	1,377.48	
Gross decrease, by adjustment, in book value of	1,011.40	
ledger assets, viz.:		
Bonds	4,608.90	
Total disbursements		1,329,695.34
Balance	• • • • • • • • • • • •	\$3,462.916.49

	LEDGER ASSETS.
	Mortgage loans on real estae
	Book value of bonds, \$2,618,223.84, and stocks,
	\$83,026.75 (Schedule D)
	Cash in company's office
	terest
	Deposits in trust companies and banks on interest,
	Agents' balances, under three months due
33,219.30	Agents' balances, over three months due
	Bills receivable, taken for marine and inland risks
<b>\$3,462,916.</b>	Total ledger assets, as per balance
l <sub>e</sub>	Non-ledger assets.
Accrued.	
	Interest on mortgages
33,353.33	Interest on bonds
	Total interest accrued
*3,496,382.	Gross assets
TITTED.	DEDUCT ASSETS NOT ADMITT
or	Agents' balances, representing business written prior
	to October 1, 1913
	Bills receivable, past due, taken for marine, inland,
	and fire risks
1 <b>e</b>	Book value of bonds and stocks over market value
168,435.59	(Schedule D)
	(Schedule D)
201,704.6	
201,704.6	Total admitted assets
	Total
	Total
	Total
201,704.6  \$3,294,677.4  \$92,428.96 d, n-	Total admitted assets
201,704.6  \$3,294,677.4  \$92,428.96 d, n-	Total admitted assets
\$3,294,677.4 \$3,294,677.4 \$92,428.96 d, n- 714,818.00 \$807,246.96	Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid
\$3,294,677.4 \$3,294,677.4 \$92,428.96 d, n- 714,818.00 \$807,246.96	Total admitted assets  LIABILITIES.  Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31 not reported  Total
201,704.4  \$3,294,677.4 \$92,428.96 d, n714,818.00  \$897,246.96174,982.71  \$632,264.2	Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid
201,704.5  \$3,294,677.4 \$92,428.96 d, n714,818.00 \$807,246.96174,982.71 \$539,720.75	Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid
201,704.5  \$3,294,677.4 \$92,428.96 d, n714,818.00 \$807,246.96174,982.71 \$539,720.75	Total admitted assets  LIABILITIES.  Gross losses adjusted and unpaid

Cash dividends remaining unpaid: to stockholders	60,000.00 3,000.00 45,000.00 52,892.81
Total liabilities, except capital	\$1,585,196.52
Surplus as regards policy-holders	1,709,480.90
Total	<b>\$3,294</b> ,677.42
RISKS AND PREMIUMS, 1913.	
MARINE AND INLAND.         Risks.           In force December 31, 1912         \$201,832,539           Written or renewed during the year         1,452,248,715	Premiums. \$1,784,217.02 8,757,521.94
Totals	\$5,541,738.96 3,709,933.68
In force at the end of the year 1913	\$1,831,805.28 840,642.29
Net amount in force December 31, 1913 \$157,563,915	\$1,491,162.99
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Total amount of the company's stock owned by the directors at par value?  Total amount loaned to directors or other officers?  Answer Total amount loaned to stockholders not officers?  Answer What interest, direct or indirect, has this company in the capital stock of any other insurance company?  Answer Is a majority of the capital stock of this company owned or controlled, directly or indirectly, by any other corporation?  Answer Has this company guaranteed policies issued by any other company, and now in force?	\$100,000.09 566,500.00 None. None. No.
Business in Connecticut, 1913.	Marine and Inland
Gross risks written  Less \$152,198.00 risks canceled, and \$0.00 reinsurance in companies authorised in Connecticut	\$611.965.00 152,198.00
Net risks written Gross premiums en risks written Less \$1,475.21 return premiums, and \$0.00 premiums for reinsurance in companies authorized in Connecticut	\$459,767.00 \$7,635.46 1,475.21
Net premiums received	\$6,160.25 \$3,712.00 0.00
Net losses paid	\$3,712.00 \$3,712.00 0.00
Net losses incurred	\$3,712.00
Schedule D. Bonds and Stocks owned by the Company.  GOVERNMENT BONDS: — Book value. Rate.  Cuba, 5%, 1944	

STATE, COUNTY, AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Camden County, N. J., 41/2 %, 1931	5,227.80	102	5,100.00
Cuyahoga County, Ohio, 5%, 1922	12,408.72	104	12,480.00 14,250.00
East Urange, N. J., 4%, 1935	15,581.02 50,149.76	95 97	48 500 00
Englewood, N. J., 4%, 1935	25,881.79	93	48,500.00 23,250.00
Essex County, N. J., 4%, 1924	95 744 1A	97	24,250.00
Georgia State, 31/4 %, 1927	9,928.24	95	9,500.00
Hudson County, N. J., 4%, 1924	50,997.50 56 210 50	97 101	48,500.00 55,550.00
Jersey City, N. J., 5%, 1922	12,728.64	104	12,480.00
Jersey City, N. J., 5%, 1923	9,928.24 50,997.50 56,210.50 12,728.64 11,730.62	105	11,550.00
New York State, 4%, 1961	10.319.29	97	14,550.00
New York City 8%, 1914	7,000.00	100 100	10,000.00 7,000.00
New York City, 31/2 %, 1916	7,000.00 1,974.90	98	1.960.00
New York City, 3%, 1917	4.836.11	95	1,960.00 4,750.00
New York City, 34, %, 1929	4,661.30	91 87	4,550.00 21,750.00
New York City, 34, 34, 1948	22,833.94 212,838.74	85	170,000.00
New York City, 31/2 %, 1952	212,838.74 42,763.22 50,268.38 9,942.40	85	40,800.00 47,500.00
New York City, 4%, 1956	50,268.38	95	47,500.00
Orange County N V 414 % 1918	7,034.60	96 100	9,600.00 7,000.00
Orange County, N. Y. 4 % %. 1916	3,027.06	100	3,000.00
Passalc, N. J., 41/2 %, 1940	31,607.84	102	30,600.00
Passaic County, N. J., 4%, 1922	25,540.32	97	24,250.00
Princeton N. J. 41/2 %, 1921	26,562.49 513.30	100 102	25,000.00 510.00
Princeton, N. J., 41/2 %, 1922	1,541.76	102	1,530.00
Princeton, N. J., 41/2 %, 1923	1.543.29	102	1,530.00
Princeton, N. J., 41/2 1924	1,544.50	103 103	1,545.00
Princeton, N. J., 479 %, 1926	2,060.94 2,062.28	103	2,060.03 2,060.00
Princeton, N. J., 41/2 %, 1927	<b>2,</b> 063.44	103	2,060.00 2,060.00
Princeton, N. J., 41/4 %, 1928	1,032.20	108	1,030.00
Wast Openso N. J., 4 ½ %, 1900	10,208.44 15,822.69	101 100	10,100.00
West Olange, N. J., 172 70, 1011	10,622.08	100	15,000.00
STATE, COUNTY, AND MUNICIPAL BONDS:— Camden County, N. J., 4½%, 1931 Cuyahoga County, Ohio, 5%, 1922 East Orange, N. J., 4%, 1933 Elizabeth, N. J., 4%, 1933 Elizabeth, N. J., 4%, 1922 Englewood, N. J., 4%, 1922 Englewood, N. J., 4%, 1924 Georgia State, 3½%, 1927 Hudson County, N. J., 4%, 1924 Jersey City, N. J., 5%, 1916 Jersey City, N. J., 5%, 1916 Jersey City, N. J., 5%, 1922 New York City, 3%, 1914 New York City, 3%, 1914 New York City, 3%, 1914 New York City, 3%, 1917 New York City, 3%, 1917 New York City, 3½%, 1929 New York City, 3½%, 1940 New York City, 3½%, 1940 New York City, 3½%, 1956 New York City, 4%, 1957 Princeton, N. J., 4½%, 1941 Princeton, N. J., 4½%, 1922 Princeton, N. J., 4½%, 1922 Princeton, N. J., 4½%, 1922 Princeton, N. J., 4½%, 1924 Princeton, N. J., 4½%, 1925 Princeton, N. J., 4½%, 1926 Princeton, N. J., 4½%, 1927 Princeton, N. J., 4½%, 1927 Princeton, N. J., 4½%, 1927 Princeton, N. J., 4½%, 1928 Rutherford, N. J., 4½%, 1928 Rutherford, N. J., 4½%, 1928 Rutherford, N. J., 4½%, 1950 West Orange, N. J., 4½%, 1950 West Orange, N. J., 4½%, 1951			
Albany & Susquehanna, 314%, 1946	8,520.32	85	8,500.00
Atlantic Coast Electric, 5%, 1945	20,000.00	95	19,000.00
Baltimore & Ohio, 31/2%, 1925	24,026.83	90	<b>22,</b> 500.00
Central of New Jersey 5% 1997	6,215.81	100 114	6,000.00
Central Branch. 4%. 1919	12,571.79 25,046.25	89	11,400.00 24,030.00
Chicago & Alton, 3%, 1949	22,116.35	61	24,030.00 15,250.00
Chicago & Alton, 3½%, 1950	8,385.04	54	<b>5,4</b> 00.00
Chicago, Milwankee & St. Paul 414%, 1984	9,980.11	90 100	9,000.00 10,000.00
Chicago & Northwestern, 41/2 %, 1919	9,828.00 4,919.85	98	4,900.00
Chicago & Northwestern, 41/2%, 1920	9,813.88 9,789.23	98	9,800.00
Choctage & Northwestern, 41/2%, 1921	9,789.23	98 98	9,800.00
Consolidated Traction Co., N. J., 5%, 1983	22,047.50 26,429.94	100	19,600.00 25,000.00
RAILEOAD BONDS:—  Albany & Susquelana, 34, 49, 1946 Atlantic Coast Electric, 5%, 1945 Baltimore & Ohio, 34, %, 1925 Bergen County, 5%, 1921 Central of New Jersey, 5%, 1987 Central Branch, 4%, 1919 Chicago & Alton, 3%, 1949 Chicago & Alton, 3%, 1940 Chicago, Milwaukee & St. Louis, 4%, 1953 Chicago, Milwaukee & St. Paul, 44, %, 1954 Chicago & Northwestern, 44, %, 1919 Chicago & Northwestern, 44, %, 1920 Chicago & Northwestern, 44, %, 1920 Chicago & Northwestern, 44, %, 1921 Choctaw & Memphis, 5%, 1949 Consolidated Traction Co., N. J., 5%, 1983 Delaware & Hudson Co., 4%, 1943 Denver & Rio Grande, 4%, 1936 East Tenn, Virginia & Georgia, 5%, 1956 Easton & Amboy, 5%, 1920	26,429.94 24,772.93 44,709.22 11,393.14	94	23,500.00
Denver & Rio Grande, 4%, 1936	44,709.22	82	41,000.00
Easton & Amboy 5% 1920	31,665.00	105 103	10,500.00 30,900.00
Easton & Amboy, 5%, 1920	11.083.24	105	10,500.00
Elizabeth, Plainfield & Central Jersey, 5%, 1950	25,185.40	96	24,000.00
Houston & Toros Control 40 1021	10,856.02	101	10,100.00
Illinois Central, 31/2 %, 1951	18,803.49 906.76	94 83	18,800.00 830.00
Illinois Central, 31/2%, 1951	28,352.39	83	24,900.00
Illinois Central, 3%, 1951	9,601.29	71	8.520.00
Illinois Central, 4%, 1955	7,951.68 9,665.85	71 90	7,100.00
Kansas City Southern, 3%, 1950	19,142.44	69	9,000.00 17,250.00
Kentucky Central, 4%, 1987	10,000.00	88	8,800.00
Length Valley Terminal 500 1041	45,518.00	85	42,500.00
Long Dock Co., 6%, 1935	33,771.36 24,573.38	108 122	32,400.00 24,400.00
Long Island Ry. Co. Ferry, 41/2 %, 1922	9,617.92	93	9,300.00
Louisville & Nashville, 4%, 1955	9,617.92 13,289.89	88	<b>13,200.00</b>
Elgin, Joliet & Eastern, 5%, 1941 Elizabeth, Plainfield & Central Jersey, 5%, 1950 Flint & Pere Marquette, 6%, 1920 Houston & Texas Central, 4%, 1921 Illinois Central, 3½%, 1951 Illinois Central, 3½%, 1951 Illinois Central, 3%, 1951 Illinois Central, 3%, 1951 Illinois Central, 4%, 1955 Kansas City Southern, 3%, 1950 Kansas City Southern, 3%, 1950 Kentucky Central, 4%, 1987 Lake Shore & Michigan Southern, 3½%, 1997 Lehigh Valley Terminal, 5%, 1941 Long Dock Co., 6%, 1935 Long Island Ry. Co. Ferry, 4½%, 1922 Louisville & Nashville, 4%, 1955 Manhattan, 4%, 1990 Michigan Central, 4½%, 1914 Midland of New Jersey, 5%, 1940	25,000.00 25,000.00	88 100	<b>22,000.0</b> 0
Midland of New Jersey, 5%, 1940	27,068.04	103	25,000.00 25,750.00
/v/	,,,,,,,,,	_ • • •	,,00.00

	Book value.	Rate.	Market value.
Missouri, Kansas & Texas, 4%, 1990	23,024.76	88	22,000.00
Missouri, Kansas & Texas, 4%, 1990 Mobile & Ohio, 6%, 1927 Newark Passenger, 5%, 1930 New Jersey & New York, 5%, 1950 N. Y. Central, 4 Hudson River, 3 ½%, 1997 N. Y. Central, 4 ½%, 1915 N. Y. Central, 4 ½%, 1916 N. Y. Central, 4 ½%, 1916 N. Y. Central, 4 ½%, 1917 N. Y. Chicago & St. Louis, 4%, 1937 N. Y. Lake Erie & Western, 5%, 1943 N. Y. & Long Branch, 4%, 1941 N. Y. Ontario & Western, 4%, 1992 N. Y. Philadelphia & Nortolk, 4%, 1939 N. Y. Susquehanna & Western, 5%, 1937 Northern Pacific, 3%, 2047	11,485.64	114	11,400.00
Newark Passenger, 5%, 1930	27,604.16	104	26,000.00
New Jersey & New York, 5%, 1950	10,453.96	102	10,200.00
N. Y. Central & Hudson River, 31/2%, 1997	14,303.63	82	12,300.00
N. Y. Central, 41/2%, 1915	20,000.00	99	19.800.00
N. Y. Central, 41/2 %, 1918	9,928.96	98 99	9,800.00
N. Y. Central, 4½%, 1916	9,962.64 4,972.73	98	9,900.00 4,900.00
N. I. Central, 472 %, 1911	50,750.03	96	48,000.00
N. V. Laka Pria & Wastern 50/ 1049	25,000.00	101	25,250 00
N V & Long Brench 4% 1941	10,136.08	96	9,600.00
N Y. Ontario & Western, 4%, 1992	22,493.86	84	21.000.00
N. Y. Philadelphia & Norfolk, 4%, 1939	10,000.00	95	. 9,500.60
N. Y., Susquehanna & Western, 5%, 1937	55,548.98	97	48,500.00
Northern Pacific, 3%, 2047	43,373.67	65	39,000.00
N. Y., Susquenanna & Western, 5%, 1987  Northern Pacific, 3%, 2047  North Jersey Street, 4%, 1948  Omaha & Council Bluffs, 5%, 1928  Paterson Extension, 5%, 1950  Pennsylvania, 3½%, 1915  Peoria & Eastern, 4%, 1940  Port Reading, 5%, 1941  St. Joseph Ry. Light, Heat & Power Co., 5%, 1937  St. Louis Southwestern, 4%, 1989	8,651.90	78	<b>7,8</b> 00.00
Omaha & Council Bluffs, 5%, 1928	9,845.86	94	9,400.09
Paterson Extension, 5%, 1950	32,549.44	104	32,240.00
Pennsylvania, 3½%, 1915	9,836.37	97	9,700.00
Peoria & Eastern, 4%, 1940	29,287.60	81	24,300.00
Port Reading, 5%, 1941	13,356.75	110	13,200.00
St. Joseph Ry. Light, Heat & Power Co., 5%, 1937	9,660.29	98	9,800.00
St. Louis Southwestern, 4%, 1989	20,296.75	77 97	19,250.00 24,250.ເປ
Third Area For 1027	24,347.67 37,605.21	107	24,250.00 37,450.00
St. Louis Southwestern, 4%, 1989  Southern Pacific, 4½%, 1921  Third Ave. 5%, 1937  Toledo & Ohio Central, 5%, 1935  Wabash, 5%, 1939  Western Maryland, 4%, 1952	10,999.39	104	10,400.00
Wahash 5% 1929	37,038.75	102	35,700.00
Western Maryland 4% 1952	13,354.22	76	11,400.00
	10,001.22		22,200.00
American Agricultural Chemical Co., 5%, 1923  American Dock & Improvement Co., 5%, 1921  American Smelters Securities Co., 6%, 1926  American Telephone & Telegraph Co., 4%, 1928  American Telephone & Telegraph Co., 4%, 1928  American Telephone & Telegraph Co., 4%, 1933  Central Leather Co., 5%, 1925  Corn Products Refining Co., 5%, 1931  Edison Elect, Iliumin. Co., N. Y., 5%, 1995  Gas & Electric Co. of Bergen Co., N. J., 5%, 1949  Kings Co. Elec. Light & Pr. Co., 6%, 1997  Massachusetts Gas Co., 4%, 1929  Newark Consolidated Gas Co., 5%, 1948  N. Y. Gas & Elec. Lt., Ht. & Pr., 4%, 1949  N. Y. & N. J. Telephone Co., 5%, 1920  Ontario Power Co. of Niag. Falls, 5%, 1943  Pacific Coast Co., 5%, 1946  Sloss Iron & Steel Co., 4½, 1918  Standard Gas Light Co. of N. Y., 5%, 1930  Syracuse Lighting Co., 5%, 1951  Trenton Gas & Electric Co., 5%, 1949  Washington Water Pr. Co., 5%, 1929			
American Agricultural Chemical Co., 5%, 1928	25,478.24	98	24,500.00
American Dock & Improvement Co., 5%, 1921	21,043.35	104	20,800.00
American Smelters Securities Co., 6%, 1926	10,060.36	104	10,400.00
American Telephone & Telegraph Co., 4%, 1929.	9,182.65	86	8,600.00
Control Leether Co. 5%, 1925	12,000.00 24,975.36	96 98	11,520.00 24,500.00
Corn Products Refining Co. 5%, 1931	7,000.00	94	6,580.00
Edison Elect Illumin Co N. V. 5% 1995	56,271.83	105	52,500.00
Gas & Electric Co. of Bergen Co., N. J., 5%, 1949	25,000.00	101	25, 250.00
Kings Co. Elec. Light & Pr. Co., 6%, 1997	25,000.00 24,203.12	111	25,250.00 22,200.00
Massachusetts Gas Co., 4 1/2 %, 1929	24,728.05	96	24,000.00
New Jersey Zinc Co., 4%, 1926	9,638.08	95	9,500.00
Newark Consolidated Gas Co., 5%, 1948	26,097.18	103	25,750.00
N. Y. Gas & Elec. Lt., Ht. & Pr., 4%, 1949	9,671.00	82	8,200.00
N. Y. & N. J. Telephone Co., 5%, 1920	27,263.24	100	26,000.00
Proife Coast Co. 50 1040	9,626.77	95	9,500.00 24,750.00
Slore Trop & Steel Co. 41/6/ 1019	26,714.56	99	24,750.00
Standard Gas Light Co of N V 504 1020	14,733.92 15,771.52	94 105	14,100.00 15,750.00
Syracuse Lighting Co. 5% 1981	9,694.01	99	9,900.00
Trenton Gas & Electric Co. 5% 1949	52 201 15	102	51,000.00
Washington Water Pr. Co., 5%, 1929	10,363.90 15,268.75 31,037.52	102	10.200.00
Washington Water Pr. Co., 5%, 1939	15,268,75	102	10,200.00 15,300.00
Western Union Telegraph Co., 5%, 1938	31,037.52	94	28,200.00
Washington Water Pr. Co., 5%, 1929 Washington Water Pr. Co., 5%, 1939 Western Union Telegraph Co., 5%, 1938 Western Union Telegraph Co., 4½%, 1950	10,295.92	87	8,700.00
RAILROAD STOCKS:			
100 shs. Consolidated Traction Co. of N. J	6,812.50	74	7,400.00
	0,012.00	12	1,400.00
MISCELLANEOUS STOCKS:			
600 shs. American Telephone & Telegraph Co	74,714.25	121	72,600.00
to Onderwriters Salvage Co. of N. 1	1,000.00	150	1,500.00
4 " Pacific Coast Salvage Association	500.00	100	1,000.00
Totals	\$2,701,250.59		\$2,532,815.00

# FIRE AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER COUNTRIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1913.

# UNITED STATES BRANCH OF THE AACHEN & MUNICH FIRE INSURANCE COMPANY,

#### AIX-LA-CHAPELLE, GERMANY.

Admitted to the United States, May, 1895.

United States Manager, J. A. KELSEY, 80 Maiden Lane, New York City.

Trustees, Walteb T. Rosen, Albert H. Wiggin, Charles H. Sabin, of New York.

# DEPOSIT CAPITAL.

	<b>#2</b> 00,000.00.	
Amount of ledger assets	December 31, 1912	\$2,628,751.20

#### INCOME.

Gross prems. received during the year \$1,865,387.01 Deduct reinsurance, \$300,643.94 and return premiums, 613,202.76 \$312,558.82 ..... Received for premiums ...... \$1,252,184.25 Gross interest on bonds ...... \$88,305.54 3.094.59 Gross interest on deposits ..... 91,400.13 Total gross interest ..... 8,535.18 Received from home office ..... Total income ..... 1,352,119.56 Sum of both amounts ...... \$3,980,870.76

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Gross amount paid policy-holders   Fire.	DISBURSEMENTS.		
for losses (including \$124,731.22 occurring in previous years) \$749,393.90  Deduct amount received for salvage, \$3,980.18 for reinsurance in other companies, \$155,427.96 and for discount, \$410.11	Gross amount paid policy-holders Fire.		
Deduct amount received for salvage, \$3,980.18 for reinsurance in other companies, \$155,427.96 and for discount, \$410.11			
\$3,980.18 for reinsurance in other companies, \$155,427.96 and for discount, \$410.11  Net amount paid policy-holders for losses Expenses of adjustment and settlement of losses Commissions or brokerage  Commissions or brokerage  Commissions or brokerage  \$22,082.26 Commissions or brokerage  \$24,454.53 Allowances to local agencies for miscellaneous agency expenses  Salaries, \$24,783.31, and expenses, \$19,783.58, of special and general agents  Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees  Rents  \$3,317.25; printing and stationery, \$10,221.36  Postage, telegrams, telephone and express  Legal expenses  Furniture and fixtures  Maps, including corrections  Underwriters' boards and tariff associations  Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses  Inspections and surveys  1,296.12 State taxes on premiums  20,323.40 Insurance-department licenses and fees  Municipal taxes and fees  Municipal taxes and fees  County taxes and fees  Municipal taxes and fees  Christmas donations  200.10 Dinner to staff and special agents  Christmas donations  Safe deposit box  Repairs  Remitted to home office  Agents' balances charged off  Gross loss on sale or maturity of ledger assets, viz.:  Bonds  Total disbursements  1,523,380.07			
for reinsurance in other companies, \$155,427.96 and for discount, \$410.11	Deduct amount received for salvage,		
\$165,427.96 and for discount, \$410.11	9 -		
\$165,427.96 and for discount, \$410.11	for reinsurance in other companies,		
### A			
\$410.11			
Net amount paid policy-holders for losses	·		
Expenses of adjustment and settlement of losses		<b>*</b>	
Commissions or brokerage       274,454.53         Allowances to local agencies for miscellaneous agency expenses       8.00         Salaries, \$24,783.31, and expenses, \$19,783.58, of special and general agents       44,566.39         Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       82,640.56         Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       10,281.90         Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       9,459.40         County taxes and fees       434.31         Municipal taxes and fees       483.41         Municipal taxes and fees       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       50.00 <td>• • •</td> <td></td> <td></td>	• • •		
Allowances to local agencies for miscellaneous agency expenses 8.00  Salaries, \$24,783.31, and expenses, \$19,783.58, of special and general agents 44,566.89  Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees 82,640.56  Rents 7,005.40  Advertising, \$3,317.25; printing and stationery, \$10,221.36 13,538.61  Postage, telegrams, telephone and express 10,281.90  Legal expenses 209.80  Furniture and fixtures 1,968.46  Maps, including corrections 5,481.31  Underwriters' boards and tariff associations 21,340.75  Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 15,081.16  Inspections and surveys 1,296.12  State taxes on premiums 20,323.40  Insurance-department licenses and fees 8,439.90  Federal corporation tax 1,522.01  County taxes and fees 4,173.79  Commercial ratings 1,495.00  Suppers, ice water and towels 487.28  Christmas donations 262.10  Dinner to staff and special agents 94.55  Bond for employees and premiums for insurance 50.00  Repairs 101,752.45  Agents' balances charged off 296.69  Gross loss on sale or maturity of ledger assets, viz.  Bonds 637.50  Total disbursements 1,230,380.07			
agency expenses       8.00         Salaries, \$24,783.31, and expenses, \$19,783.58, of special and general agents       44,566.89         Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       82,640.56         Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       44,73.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       29.25 <td></td> <td>274,454.53</td> <td></td>		274,454.53	
Salaries, \$24,783.31, and expenses, \$19,783.58, of special and general agents       44,566.39         Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       82,640.56         Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       10,281.90         Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       41,73.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs			
special and general agents       44,566.89         Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       82,640.56         Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       10,281.90         Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       41,73.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items<	~ · ·	8.00	
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       82,640.56         Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       10,281.90         Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       41,73.79         Commercial ratings       1,496.00         Suppers, ice water and towels       487.28         Christmas donations       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office	Salaries, \$24,783.31, and expenses, \$19,783.58, of		
directors, trustees, and home-office employees         82,640.56           Rents         7,005.40           Advertising, \$3,317.25; printing and stationery, \$10,221.36         13,538.61           Postage, telegrams, telephone and express         10,281.90           Legal expenses         209.80           Furniture and fixtures         1,968.46           Maps, including corrections         5,481.31           Underwriters' boards and tariff associations         21,340.75           Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses         15,081.16           Inspections and surveys         1,296.12           State taxes on premiums         20,323.40           Insurance-department licenses and fees         8,439.90           Federal corporation tax         1,522.01           County taxes and fees         843.41           Municipal taxes and fees         4,173.79           Commercial ratings         1,495.00           Suppers, ice water and towels         487.28           Christmas donations         262.10           Dinner to staff and special agents         94.55           Bond for employees and premiums for insurance         116.50           Safe deposit box         50.00           Repairs         144.84 <tr< td=""><td>special and general agents</td><td>44,566.89</td><td></td></tr<>	special and general agents	44,566.89	
Rents       7,005.40         Advertising, \$3,317.25; printing and stationery, \$10,221.36       13,538.61         Postage, telegrams, telephone and express       10,281.90         Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' bala	Salaries, fees, and all other charges of officers,		
Advertising, \$3,317.25; printing and stationery, \$10,221.36	directors, trustees, and home-office employees	82,640.56	
\$10,221.36  Postage, telegrams, telephone and express 10,281.90  Legal expenses 209.80  Furniture and fixtures 1,968.46  Maps, including corrections 5,481.31  Underwriters' boards and tariff associations 21,340.75  Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 15,081.16  Inspections and surveys 1,296.12  State taxes on premiums 20,323.40  Insurance-department licenses and fees 8,439.90  Federal corporation tax 1,522.01  County taxes and fees 843.41  Municipal taxes and fees 4,173.79  Commercial ratings 1,495.00  Suppers, ice water and towels 487.28  Christmas donations 262.10  Dinner to staff and special agents 94.55  Bond for employees and premiums for insurance 116.60  Safe deposit box 50.00  Repairs 144.84  Miscellaneous items 144.84  Miscellaneous items 219.25  Remitted to home office 101,752.45  Agents' balances charged off 266.69  Gross loss on sale or maturity of ledger assets, viz.:  Bonds 637.50  Total disbursements 1,230,360.07	Rents	7,005.40	
Postage, telegrams, telephone and express         10,281.90           Legal expenses         209.80           Furniture and fixtures         1,968.46           Maps, including corrections         5,481.31           Underwriters' boards and tariff associations         21,340.75           Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses         15,081.16           Inspections and surveys         1,296.12           State taxes on premiums         20,323.40           Insurance-department licenses and fees         8,439.90           Federal corporation tax         1,522.01           County taxes and fees         437.379           Commercial ratings         1,495.00           Suppers, ice water and towels         487.28           Christmas donations         262.10           Dinner to staff and special agents         94.55           Bond for employees and premiums for insurance         116.50           Safe deposit box         50.00           Repairs         144.84           Miscellaneous items         219.25           Remitted to home office         101,752.45           Agents' balances charged off         266.69           Gross loss on sale or maturity of ledger assets, viz.:         637.50           B	Advertising, \$3,317.25; printing and stationery,		
Legal expenses       209.80         Furniture and fixtures       1,968.46         Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       43.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       1,230,360.07	\$10,221.36	13,538.61	
Furniture and fixtures 1,968.46  Maps, including corrections 5,481.31  Underwriters' boards and tariff associations 21,340.75  Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 15,081.16  Inspections and surveys 1,296.12  State taxes on premiums 20,323.40  Insurance-department licenses and fees 8,439.90  Federal corporation tax 1,522.01  County taxes and fees 44,173.79  Commercial ratings 1,495.00  Suppers, ice water and towels 487.28  Christmas donations 262.10  Dinner to staff and special agents 94.55  Bond for employees and premiums for insurance 116.50  Safe deposit box 50.00  Repairs 144.84  Miscellaneous items 219.25  Remitted to home office 101,752.45  Agents' balances charged off 266.69  Gross loss on sale or maturity of ledger assets, viz.:  Bonds 1,230,360.07	Postage, telegrams, telephone and express	10,281.90	
Maps, including corrections       5,481.31         Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       1,230,360.07	Legal expenses	209.80	
Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       434.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       1,230,360.07	Furniture and fixtures	1,968.46	
Underwriters' boards and tariff associations       21,340.75         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       434.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       1,230,360.07	Maps, including corrections	5,481.31	
Fire department, fire patrol and salvage corps       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		21,340.75	
assessments, fees, taxes, and expenses       15,081.16         Inspections and surveys       1,296.12         State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07			
1,296.12		15,081.16	
State taxes on premiums       20,323.40         Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		1,296.12	
Insurance-department licenses and fees       8,439.90         Federal corporation tax       1,522.01         County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		20,323.40	
Total disbursements   1,522.01   1,522.00   1,522.01		8,439.90	
County taxes and fees       843.41         Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		1,522.01	
Municipal taxes and fees       4,173.79         Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		843.41	
Commercial ratings       1,495.00         Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Total disbursements       1,230,360.07		4,173.79	
Suppers, ice water and towels       487.28         Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Total disbursements       1,230,360.07		1,495.00	
Christmas donations       262.10         Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Total disbursements       1,230,360.07		· 487.28	
Dinner to staff and special agents       94.55         Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		262.10	
Bond for employees and premiums for insurance       116.50         Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07		94.55	
Safe deposit box       50.00         Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07	Bond for employees and premiums for insurance	116.50	
Repairs       144.84         Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Bonds       637.50         Total disbursements       1,230,360.07	Sofe denosit hox	50.00	
Miscellaneous items       219.25         Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Total disbursements       1,230,360.07	Panaira	144.84	
Remitted to home office       101,752.45         Agents' balances charged off       266.69         Gross loss on sale or maturity of ledger assets, viz.:       637.50         Total disbursements       1,230,360.07	Missellaneous items	219.25	
Agents' balances charged off	Remitted to home office	101,752.45	
Gross loss on sale or maturity of ledger assets, viz.:         637.50           Bonds         1,230,360.07	Agents' belances charged off		
Bonds	Cross loss on sale or maturity of ledger assets. Viz.:		
Total disbursements	Donda	637.50	•
	DUNUS		1,230.360.07
Balance \$2,750,510.69			
	Balance		\$2,70U,01U.08

תים ז	ALED I	ASSETS.
עמע	CLL	TOOP IO.

LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$2,424,958.08	
Cash in company's office	41.68	
Deposits in trust companies and banks not on in-		
terest	3,982.30	
Deposits in trust companies and banks on interest	100,050.97	
Agents' balances, under three months due	201,045.21	
Agents' balances, over three months due	1,422.22	
Bills receivable, taken for fire risks	684.03	
Reinsurance recoverable on paid losses	18,326.11	
Treatment to the part to the first to the fi		
Total ledger assets, as per balance		\$2,750,510.69
NON-LEDGER ASSETS.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	28,780.75
Gross assets		\$2,779,291.44
DEDUCT ASSETS NOT ADMIT	TED.	
Cash, \$104,075.04, and all investments, not in con-		
trol of trustees, \$6,790.59	\$110,865.63	
Agents' balances, representing business written		
prior to October 1, 1913	1,422.22	
Bills receivable past due, taken for marine, inland,		
and fire risks	684.03	
Book value of bonds over market value (Sched. D)	187,613.08	
Total	•••••	300,584.96
Total admitted assets		\$2,478,706.48
LIABILITIES.		
Gross losses adjusted and unpaid	\$22,348.65	
Gross claims for losses reported and unadjusted,	<b>\$22,340.00</b>	
plus reserve for losses incurred prior to December		
31, not reported	00 904 04	
Gross claims for losses resisted	90,204.04	
Gross ciaims for losses resisted	15,345.76	
Total	\$127,898.45	
Deduct reinsurance due or accrued	22,990.29	
Net amount of unpaid losses and claims		\$104,908.16
Unearned premiums on fire risks		1,280,001.45
Salaries, rents, expenses, bills, accounts, fees, etc., d		3,362.78
Estimated federal, state, and other taxes, hereafter	payable	16,250.00
Contingent commissions or other charges due or acc	rued	10,196.67
Total liabilities, except deposit capital		\$1,414,719.06

100 AACHEN	or MICHIOFI PIN	E INSUE	ANCE CO.	
Deposit capital required by	v statute		\$200,000,00	
Surplus over all liabilities			863,987.42	
Surplus as regards po			•	1,063,987.42
Total		••••••	• • • • • • • • • • • • • • • • • • • •	<b>\$</b> 2,478,706.48
	SPECIAL DEPO	BITS.		
(Showing deposit	s not held for prote	ction of a		
State, Country, M	unicipality, Etc.		Market value of deposit.	Corresponding liabilities.
Georgia			\$9,600,00	\$38,987.64
New Mexico			20,925.00 10,000.00	27,136.71 3,209.41
Special deposits in excess of			90.69.	
	RISKS AND PREMIU Fire.	мя, 1913.	Risks.	Premiuma.
In force December 31, 1912 .			\$259,769,733	\$2,606,020.46
Written or renewed during th	16 year		189,528,398	1,865,387.01
Totals	rked off as termina	ted	\$449,298,131 156,695,040	\$4,471,407.47 1,632,715.57
In force at the end of the				
Deduct amount reinsured			\$292,603,091 44,424,952	\$2,838,691.90 443,624.71
Net amount in force Dec	ember 31, 1913	· · · · · · · · ·	\$248,178,139	\$2,395,067.19
RECAPITU	LATION OF FIRE RIS	KS AND P	REMIUMS.	
Year Written. Term.	Amount.	ross premit		Premiums unearned.
1918 One year or less	\$65,843,467	charged. \$691,738		\$345,869.29
1912 }	851,450	9,482	.95 1-4 .38 3-4	2,370.74
1913 { Two years 1911 }	851,450 1,124,093 84,478,332 43,442,781	9,482 11,741 290,552	38 3-4 2.69 1-6	8,806.03 48 425 45
1912 } Three years	43,442,781	369,491	.18 1-2	48,425.45 184,745.59
1913   1910	58,014,338 170,616	369,491 445,304 2,305	1.14 5-6 5.07 1-8	871,086.78 288.13
1911	459,678	2 627	47 99	1,382.80
1912 Four years 1913	665.611	6,426 4,784 90,345	1.98 5-8 1.64 7-8	4,016.86 4,186.56
1909]	479,438 7,768,384	90,345	.98 1–10	9,034.59
1910	8,374,881 8,552,960	97.432	. XX	29,229.85
1911 } Five years 1912	10,824,422	94,960 131,134 142,202	0.13 1-2 1.82 7-10	47,480.06 91,794.37 127,982.53
1913 ]	10,824,422 11,709,489 418,199	142,202	81 9-10	127,982.53 3,301.82
Over five years		3,475	<del></del>	
Totals	\$248,178,139	<b>\$2,395,067</b>		\$1,280,001.45
G1	ENERAL INTERRO	GATORIES	J	
Largest gross aggregate am	ount insured in a: tates, without any	ny one na deduction	whatever for	
Largest gross aggregate am anywhere in the United S reinsurance, whether the s	ame be in admitted	or non-a	dmitted com-	*** ***
panies?	• • • • • • • • • • • • • • • • • • • •		Answer	\$90,000.00
	JSINESS IN CONNECT			Fire.
Gross risks written Less \$447,941.00 risks cand	AAQ 2182 hrs helen	OO reingur	ance in com-	\$3,316,111.00
panies authorized in Co	onnecticut		in com-	1,06 <b>1,885.00</b>
Net risks written		. <b>.</b>		\$2,254,226.00
Gross premiums on risks writt Less \$2,519.36 return prem	en			\$27,118.57
Less \$2,519.36 return pren surance in companies at	niums, and \$3,883.	71 premiu:	ms for rein-	6,403.07
Net premiums received .				\$20,715.50
Less losses on risks reinsur	red in companies av	thorized in	Connecticut	\$8,853.79 1,016.11
Net losses paid		<b></b> .		\$7,837.68
Losses incurred Less losses on risks reinsur				\$14,197.01
				4,303.77
Net losses incurred	• • • • • • • • • • • • • • • • • • • •		•••••	\$9,893.24

Schedule D. Bonds owned by	the Company.		
GOVERNMENT BONDS:	Book value.	Rate.	Market value.
United States, 4%, 1925	\$60,000.00	112	\$56,000.00
STATE AND MUNICIPAL BONDS:			
Albany New York 4%, 1929	51,000.00	98	49,000.00
Cleveland, Ohio, 4%, 1922	74,636.81	101	75,750.00
Cleveland, Ohio, 4%, 1924	24,988.88 9,858.89	102 96	25,500.00
Massachusetts State, 3%, 1927	100,125.00	89	9,600.00 89,000.00
New Mexico State, 41/2 %, 1952	10,160.00	100	10,000.00
New York City, 3%, 1925	187,680.00 16,960.00	88 92	161,920.00 14,720.00
New York City, 31/2 // 1952	10,269.86	85	8,500.00
New York City, 31/4 %, 1953	10,269.86	85	8,500.00
New York City, 31/2 %, 1954	31,005.00 51,316.67	85 95	25,500.00 47,500.00
New York City, 41/4 %, 1957	51,534.38	104	52,000.00
New York City, 4%, 1959	50,265.63	96	48,000.00
New York State, 3%, 1959	103,375.00 112,843.75	96 97	96,000.00
Richmond Virginia 4%, 1965	22,630.00	93	97,000.00 20,925.00
Cleveland, Ohio, 4%, 1922 Cleveland, Ohio, 4%, 1924 Georgia State, 3½%, 1926 Massachusetts State, 3%, 1927 New Mexico State, 4½%, 1952 New York City, 3½, 1925 New York City, 3½, 1927 New York City, 3½, 1952 New York City, 3½, 1952 New York City, 3½, 1953 New York City, 3½, 1955 New York City, 4½, 1955 New York City, 4½, 1955 New York City, 4½, 1957 New York City, 4½, 1959 Now York State, 3%, 1959 New York State, 4%, 1958 Richmond, Virginia, 4%, 1941 Rochester, N. Y., 3%, 1928	52,275.00	87	52,200.00
PATEROAN ROWNS			
RAILROAD BONDS:	49,079.46	93	46,500.00
Atchison, Topeka & Santa Fé. 4%, 1995 Atchison, Topeka & Santa Fé. 4%, 1955 Atlantic Coast Line, 4%, 1952 Atlantic Coast Line, 4%, 1939 Bellimora & Oblo 34 %, 1925	26,111.25	94	28,500.00
Atlantic Coast Line, 4%, 1952	40,200.00	91	36,400.00
Atlantic Coast Line, 4%, 1939	25,093.75 36,875.00	92 88	23.000.00 35,200.00
Baltimore & Ohio, 31/2%, 1925	26,843.75	104	26,000.00
Central Pacific, 4%, 1949	20,375.00	92	18,400.00
Chesapeake & Ohio, 4 % %, 1992	<b>52</b> ,53 <b>7</b> .50 <b>44</b> ,312.50	93 82	46,500.00 41,000 00
Chicago, Rock Island & Pacific, 4%, 1934	24,156.25	72	18,000.00
Chicago, Rock Island & Pacific, 4%, 1988	25,867.50	84	21,000.00
Canada Southern, 5%, 1962 Central Pacific, 4%, 1949 Chesapeake & Ohio, 4½%, 1992 Chesapeake & Ohio, 4½%, 1992 Chicago, Rock Island & Pacific, 4%, 1934 Chicago, Rock Island & Pacific, 4%, 1938 Chicago, Rock Island & Pacific, 4½%, 1927 Chicago, Rock Island & Pacific, 4½%, 1926 Chicago & Northwestern, 4%, 1926 Georgia Midland, 3%, 1946 Gerand Trunk, 4½%, 1922 Great Northern, 4½%, 1961 Interborough Rapid Transit, 5%, 1966 Kansas City Southern, 3%, 1950 Louisville & Nashville, 3%, 1980 Michigan Central, 4%, 1957 National Ry. of Mexico, 4½%, 1957 National Ry. of Mexico, 4½%, 1957 New York Connecting Ry, 4½%, 1953 New York, Ontario & Western, 4%, 1955	23,049.57 960.40	87 87	20,880.00 870.00
Chicago & Northwestern, 4%, 1926	70,250.00	92	69,000.00
Georgia Midland, 3%, 1946	39,197.92	63	84,650.00
Great Northern 44% 1961	24,768.98 25,500.00	95 100	23,750.00 25,000.00
Interborough Rapid Transit, 5%, 1966	49.250.00	98	49.000.00
Kansas City Southern, 3%, 1950	73,281.25	69	69,000.00 8,280.00
Michigan Central 4% 1967	8,925.00 15,772.50	69 95	15,200.00
National Ry. of Mexico, 41/2 %, 1957	83,775.28	60	21,600.00
National Ry. of Mexico, 4%, 1977	17,412.55	60	12,000.00
New York. Ontario & Western. 4%. 1955	47,125.00 21,593.75	95 85	47,500.00 21,250.00
Norfolk & Western, 4%, 1996	40,686.25	94	37,600.00
Northern Pacific, 4%, 1997	50,006.33 37,312.50	93	46,500.00
Oregon Short Line, 4%, 1929	23,656.25	65 89	32,500.00 22,250.00
St. Louis, Southwestern, 4%, 1932	20,250.00	76	19,000.00
New York Connecting Ry., 4\(\frac{4}{\infty}\), 1953  New York, Ontario & Western, 4\(\infty\), 1955  Norfolk & Western, 4\(\infty\), 1996  Northern Pacific, 4\(\infty\), 1997  Northern Pacific, 3\(\infty\), 2047  Oregon Short Line, 4\(\infty\), 1929  St. Louis, Southwestern, 4\(\infty\), 1932  Seaboard Air Line, 4\(\infty\), 1933  Southern Pacific, 4\(\infty\), 1955  Southern 4\(\infty\), 1955  Southern 4\(\infty\), 1951	40,417.86 24,312.50	83 90	37,350.00 22,500.00
Southern Pacific, 4%, 1955	23,781.25	90	<b>22,500.00 22,500.00</b>
Southern, 4%, 1951	19,370.00	84	16,800.00
Union Facilic, 4%, 1947	49,718.75 24,375.00	95 94	47,500.00 23,500.00
West Shore, 4%, 2361	48,000.00	91	45,500.00
Southern, 4%, 1951 Union Pacific, 4%, 1947 Vandalia, 4%, 1957 West Shore, 4%, 2361 Wisconsin Central, 4%, 1936	46,750.00	87	43,500.00
MISCELLANEOUS BONDS: -			
	22,437.50	85	21,250.00
Mortgage Bond Co., of New York, 4%, 1966  Mutual Union Telegraph Co., 5%, 1941 Philadelphia Company, 5%, 1922	51,625.00	100	50,000.00
гинациорина Сомрану, 0%, 1922	48,750.00	96	48,000.00

\$2,237,845.00

# UNITED STATES BRANCH OF THE ATLAS ASSURANCE COMPANY, LIMITED.

#### LONDON, ENGLAND.

#### Admitted to the United States, 1886.

United States Manager, FRANK LOCK, New York, N. Y.

Trustees, Richard J. Cross, John Kean, Walter P. Bliss, Edwin G. Merril, New York.

# DEPOSIT CAPITAL.

\$200,000.00.

#### INCOME.

Fire.

Gross prems. received during the year \$2,690,487.15 Deduct reinsurance,

\$499,798.44

and return premiums.

Gross rents from company's property, including \$700.00 for com-

pany's occupancy of its own bldgs. 4,072.92

 Total gross interest and rents
 102,834.32

 Received from home office
 65,926.81

Gross profit on sale or maturity of ledger assets, viz.:

Fire. Gross amount paid policy-holders for losses (including \$116,604.11 occurring in previous years) .... \$1,161,945.43 Deduct amount received for salvage, \$17.573.29 for reinsurance in other companies, \$226,493,02 and for discount, **\$**379.16 ..... 244,445,47 Net amount paid policy-holders for losses . . . . \$917,499.96 Expenses of adjustment and settlement of losses ... 28,019.29 Commissions or brokerage ...... 337,366.27 Allowances to local agencies for miscellaneous agency expenses ...... 4,035.48 Salaries, \$44,719.68, and expenses, \$42,679.20, of special and general agents ..... 87,398.88 Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees ... 114.595.09 Rents, including \$700.00 for company's occupancy of its own buildings ..... 18,179.29 Advertising, \$6,915.97; printing and stationery, \$10,139.34 ...... 17.055.31 Postage, telegrams, telephone and express ...... 14.271.41 Legal expenses ...... 244.88 Furniture and fixtures ...... 2.043.15 Maps, including corrections ..... 7.523.28 Underwriters' boards and tariff associations ..... 24,899.37 Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses ...... 6,863.20 Inspections and surveys ..... 13,172,76 Repairs and expenses (other than taxes) on real estate ...... 3.049.44 Taxes on real estate ..... 748.81 State taxes on premiums ..... 33,086.40 Insurance-department licenses and fees ...... 10,296.67 2,560,50 Federal corporation tax ..... Municipal licenses and taxes ..... 8,388,34 Auditors' fees ...... 3.099.92 Classification 750.00 Dun & Co. and Bradstreet ..... 1.764.58

FIRE --- 48

Donations .....

Entertaining agents and field men .....

Extra stenography .....

 78,00

349.65

101.65

420.00

2,005.75

Office supplies Storage of office records Sundries Special reports, rate book corrections, and field books Remitted to home office Agents' balances charged off	476.64 120.00 441.08 453.30 115,838.86 157.31	
Total disbursements		1,777,354.52
Balance		\$3,154,052.99
LEDGER ASSETS.		
Book value of real estate	<b>\$</b> 83,878.81	
\$287,987.50 (Schedule D)	2,642,567.16	
Cash in company's office	1,875.48	
Deposits in trust companies and banks on interest	90,536.00	
Agents' balances, under three months due	317,106.40	
Agents' balances, over three months due	18,089.14	
Total ledger assets, as per balance	•••••	\$3,154,052.99
NON-LEDGER ASSETS.		
Todayand on Nama's	Accrued.	
Interest on bonds	\$28,738.89	
Rents on company's property or lease	223.83	
Total interest and rents accrued	••••••	28,962.72
Gross assets	•••••	<b>\$</b> 3,183,015.71
DEDUCT ASSETS NOT ADMITTE	D.	
Cash not in control of trustees	\$57,618.17	
Agents' balances, representing business written		
prior to October 1, 1913	18,089.14	
Book value of real estate over market value	23,878.81	
Book value of bonds and stocks over market value		
(Schedule D)	281,382.16	
Total		380,968.28
Total admitted assets	•••••	\$2,802,047.43
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$9,129.60</b>	
31, not reported	116,096.57	•
· · · · · · · · · · · · · · · · · · ·	110,000.01	
Gross claims for losses resisted	21,848.29	
·	•	
·	21,848.29	

ATLAS ASSURANCE COMPANY.				755
Unearned premiums on fir Salaries, rents, expenses, b Estimated federal, state, a Contingent commissions or	1,632,217.08 2,000.00 28,500.00 8,874.64			
Total liabilities, excep Deposit capital required by Surplus over all liabilities	statute :		\$200,000.00	\$1,796,019.38
Surplus as regards po	_			
Total	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	•••••	\$2,802,047.43
(Showing denosits	SPECIAL DEP		L nolicy-holder	-u.)
State, Country, M	unicipality, Etc.		farket value of deposit. \$10,000.00 9,830.00 49,800.00	Corresponding liabilities. \$58,404.14 7.143.22
In force December 81, 1912 Written or renewed during the Excess of original premiums	RISKS AND PREMI	•	Risks. \$342,009,275 266,743,985	Premiums. \$3,581,414.23 2,690,487.15
reinsurance	amount red	Sived for	0.00	1,026.88
Totals Deduct those expired and ma	rked off as termin	ated	\$608,753,260 234,043,888	\$6,272,928.26 2,468,398.59
In force at the end of t Deduct amount reinsured	he year 1913		\$374,709,372 73,168,856	\$3,809,529.67 687,717.27
Net amount in force Dece	ember 31, 1913		\$301,541,016	\$3,121,812.40
	LATION OF FIRE RI			Danmin
Year Written. Term.	Amount.	Gross premiu charged.	ms Unearned.	Premiums unearned.
1913 One year or less 1912   Two years 1911   1912   Three years 1913   1910   1911   1912   Four years 1900   1910   1911   Five years 1912   1913   Over five years	\$99,474,359 1,449,833 793,196 42,928,925 50,061,308 56,473,171 564,267 439,654 358,217 247,552 7,368,634 8,935,875 9,854,062 10,052,242 11,342,762 1,196,964	\$1,079,281 5,060. \$90,860. 480,984. 525,307. 6,289. 3,068. 2,464. 96,610. 108,870. 127,400. 125,448. 144,395. 18,164.	77 1-4 24 3-4 96 1-6 09 1-2 00 5-6 54 1-8 97 3-8 50 5-8 48 7-8 20 1-10 26 3-10 27 1-2 30 7-10 43 9-10 90 pro rata	\$539,615.74 2,394.19 3,795.18 65,143.49 240,492.04 437,755.83 779.94 1,363.11 1,917.81 2,156.42 9,661.02 32,511.08 63,700.13 87,810.31 129,955.89 13,164.90
Totals	\$301,541,016			\$1,632,217.08
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?				\$90,000.00
Gross risks written Less \$686.051.00 risks cand	celed, and \$608,22	l.00 reinsurs	nce in com-	Fire. \$4,135,847.00
panies authorized in C	onnecticut	•••••		1,294,272.00
Net risks written	• • • • • • • • • • • • • • • • • • • •	••••••	• • • • • • • • • • • • • • • • • • • •	\$2,841,575.00

			Fire
Gross premiums on risks written	• • • • • • • • • • • • • • • • • • • •	•••••	\$26,633.28
Less \$3,107.58 return premiums, and \$3,134.26	premiums for	rein-	0 041 04
surance in companies authorized in Connecti	cut		6,241.84
Net premiums received			\$20,391.44
Less losses on risks reinsured in companies auth	orized in Conn	ecticut	2,359.01
•			
Net losses paid			\$10,371.90
Losses incurred	. <b>. .</b>		\$24,406.89
Less losses on risks reinsured in companies auth	orized in Conne	ecticut	3,035.01
Net losses incurred			\$21,371.88
1400 100000 1110011100,			<b>\$21,011.00</b>
Schedule D. Bonds and Stocks own	red by the Com	pany.	
GOVERNMENT BONDS:	Book value.	Rate.	Market value.
District of Columbia, 3.65%, 1924	Book value. \$10,847.72	104	\$10,400.00
	• •		• •
STATE, COUNTY, AND MUNICIPAL BONDS:			
Georgia, 4½%, 1915	10,162.50	100	10,000.00
New York, 4%, 1960	51,750.00	97	48,500.00
Cleveland, Ohio, 4%, 1917	104,380.00	100 97 101 83	101,000.00 49,800.00
Virginia, 3%, 1991	08,107.50	83	29,800.00
New Mexico, 4 /2 % 1002	8,013.75 1 ART FA	101 98	3,030.00 980.00
STATE, COUNTY, AND MUNICIPAL BONDS:— Georgia, 4½%, 1915  New York, 4%, 1960 Cleveland, Ohio, 4%, 1917 Virginia, 3%, 1991  New Mexico, 4½%, 1952  New Mexico, 4½%, 1929  New Mexico, 4½%, 1952  New York, 3½%, 1952  New York, 4½%, 1957  St. Louis, Mo., 4%, 1914  Spartanburg, S. C., 4½%, 1942  Massachusetts, 3½%, 1920	6,000.00	97	5 820 00
New York. 31/4%, 1952	154.875.00	85	127,500.00
New York, 41/2 %, 1957	220,500.00	85 104 100 101 99	208,000.00
St. Louis, Mo., 4%, 1914	15,000.00	100	15,000.00
Spartanburg, S. C., 41/2%, 1942	15,375.00	101	15,150.00
Massachusetts, 3 1/2 %, 1920	50,000.00	99	49,500.00
RAILBOAD BONDS: -			
RAILEOAD BONDS:—  Atchison, Topeka & Santa Fé, 4%, 1995 Baitimore & Ohio, 3½%, 1925 Baitimore & Ohio, 4½%, 1933 Boston & Maine, 4½%, 1944 Chesapeake & Ohio, 4½%, 1992 Chicago, Milwaukee & St. Paul, 3½%, 1989 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Rock Island & Pacific, 4%, 1934 Chicago, Rock Island & Pacific, 4%, 1934 Chicago, Rock Island & Pacific, 4%, 1988 Cleveland, Cincinnati, Chicago & St Louis, 4%, 1993 Cleveland Short Line, 4½%, 1961 Great Northern, 4½%, 1961 Illinois Central, 3½%, 1953 Illinois Central, 3½%, 1951 Illinois Central, 4%, 1951 Kansas City Terminal, 4%, 1960 Louisville & Nashville, 5%, 1931 Louisville & Nashville, 5%, 1935 Manhattan, 4%, 1990	45 010 50	0.4	42,000.00
Atchison, Topeka & Santa Fe, 4%, 1995	40,812.00	84 90	
Reltimore & Ohio, 414.04, 1933	23 156 25	91	22,750.09
Boston & Maine, 416%, 1944	25,000.00	91 79	19,750.00
Chesapeake & Ohio. 41/4 %. 1992	50,875.00	79 93 80 108 80	46,500.00
Chicago, Milwaukee & St. Paul, 31/2 %. 1989	151,937.50	80	120,000.00
Chicago, Milwaukee & St. Paul, 5%, 1921	116,750.00	108	103,000.00
Chicago & Northwestern, 3%, 1987	156,625.00	80	120,000.60
Chicago, Rock Island & Pacific, 4%, 1934	21,031.25	72	10,000.90
Claveland Cincinneti Chicago & St Louis 4% 1993	47 250 00	84	42 000.00
Cleveland Short Line, 41/4 %, 1961	95,250.00	95	95,009.00
Great Northern, 41/4%, 1961	48,487.50	100	50,000.00
Illinois Central, 3½%, 1953	24,562.50	77	19,250.0
Illinois Central, 3½%, 1951	24,750.00	77	19,250.6)
Illinois Central, 4%, 1951	24,832.50	90	19,800.00
Louisville & Nashville 500 1001	28 187 KA	104	26,000.00
Louisville & Nashville 4% 1955	22,250.00	88	22,000,00
Manhattan, 4%, 1990	22,250.0 <del>0</del> 48,702.50	88	44,000.00
New York Central & Hudson River, 31/2 %, 1997	76,650.00	82	57,400.00
New York Central & Hudson River, 4%, 1942	50,600.00	84	46,200.00
New York Central & Hudson River, 41/2 %, 1915	49,974.63 43,260.00	99	49,500.00
New York Central Lines, 5%, 1914	43,260.00	100	42,000.00
New York & Pullam, 4%, 1995	25,000.00	92	23,000.89 71 950 60
Pennsylvania 4% 1914	19,772,67	100	20,000.00
Pennsylvania, 3 1/4 %, 1915	71,625.00 19,772.67 77,018.39	97	77,600.00
Portland Terminal Co., 4%, 1961	22,937.50	88	22,000.00
Southern Pacific, 4%, 1955	47,562.50	90	45,000.00
Louisville & Nashville, 4%, 1955  Manhattan, 4%, 1990  New York Central & Hudson River, 3½%, 1997  New York Central & Hudson River, 4½%, 1942  New York Central & Hudson River, 4½%, 1915  New York Central Lines, 5%, 1914  New York & Putnam, 4%, 1993  Northern Pacific, Great Northern, 4%, 1921  Pennsylvania, 4%, 1914  Pennsylvania, 3½%, 1915  Portland Terminal Co., 4%, 1961  Southern Pacific, 4%, 1955  Southern, 5%, 1994	58,117.50	103	120,000.00 18,000.00 18,000.00 19,323.60 42,000.00 95,000.00 19,3250.00 19,3250.00 19,3250.00 19,3250.00 26,000.00 26,000.00 22,000.00 42,500.00 23,000.00 71,250.00 20,000.00 77,600.00 22,000.00 25,000.00 55,620.00
RAILROAD STOCKS: —			
300 shs. Beech Creek	10,890.00	187	13,350.00 62,625.00
750 "Morris & Essex, com. 400 "Pittsburgh, Fort Wayne & Chicago 200 "United New Jersey,	16,850.00 70,687.50 69,000.00	159	63,600.00
200 "United New Jersey,	55,000.00	226	45,200.00
			*
MISCELLANEOUS STOCKS:			
340 shs. Consolidated Gas Company	73,100.00	131	44,540.00
340 shs. Consolidated Gas Company	3,850.00	22	2,200.00
			99 981 195 MA
Totals	\$2,0 <del>1</del> 2,007.16		\$2,861,185.00

# UNITED STATES BRANCH OF THE BALKAN NATIONAL INSURANCE COMPANY,

#### SOFIA, BULGARIA.

Admitted to the United States, August, 1910.

United States Manager, WM. C. SCHEIDE & COMPANY (Inc.), Hartford, Conn.

Trustees, STATE BANK AND TRUST COMPANY of Hartford, Conn.

#### DEPOSIT CAPITAL.

\$200,000.00.

Amount	of ledger	assets 1	December	31.	1912	•••••	\$1 490 00R 9E
	an rambar			· .	TOTO	••••••	AL-GAN ZNO.XA

#### INCOME.

22,00			
Gross reinsurance premiums received	re.		
during the year \$3	2,419,114.49		
Deduct return premiums	556,414.44	*	
Received for reinsurance premiums		\$1,862,700.05	
Gross interest on bonds	\$48,069.17		
Gross interest on deposits	2,873.25		
Gross interest on certificates of	•		
deposit	2,344.76		
Total gross interest		53,287.18	
Received from home office	• • • • • • • • •	150,000.00	
Total income			2,065,987.23
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	<b>\$3,555,283.58</b>

#### DISBURSEMENTS.

Gross amount paid policy-holders
for losses (including \$146,731.06
occurring in previous years) .... \$1,058,997.59
Deduct amount received for salvage 6,877.79

Net amount paid policy-holders for losses .... \$1,052,119.80

Expenses of adjustment and settlement of losses	11,985.56	
Commissions or brokerage	523,909.93	
Allowances to general agent for miscellaneous	40.057.05	1
expenses	42,875.97	
<b>\$1,038.20</b>	1,096.70	
Postage, telegrams, telephone and express	623.02	
Legal expenses	50.00	
Maps, including corrections	60.00	
Insurance-department licenses and fees	1,589.43	
Remitted to home office	58,576.17	
Total disbursements		1,692,886.58
Balance	•••••	\$1,862,397.00
LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$1,497,560.00	
Deposits in banks on interest under certificates of		
deposit held by United States trustees	200,000.00	
Deposits in trust companies and banks on interest	61,404.24	
Balance due from other insurance companies on		
business written subsequent to October 1, 1913	103,432.76	
Total ledger assets, as per balance	••••••	\$1,862,397.00
Non-ledger assets.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	22,113.33
Gross assets		\$1,884,510. <b>33</b>
DEDUCT ASSETS NOT ADMITT	ED.	
Cash not in control of trustees	\$61,404.24	
Book value of bonds over market value (Sched. D)	24,360.00	
Total		85,764.24
Total admitted assets	•••••	\$1,798,746.09
LIABILITIES.		
Gross claims for losses reported and unadjusted, plu	s reserve for	
losses incurred prior to December 31, not reported		\$202,880.00
Unearned premiums on fire risks Estimated federal, state and other taxes, hereafter p		1,067,233.24 2,000.60
	•	,

	BALKAN	NATIONAL II	NSURANCE	COMPANY.	759
	ingent commissions surance and return				3,000.00 50,000.00
Depo	Total liabilities, exc sit capital required lus over all liabiliti	by statute	• • • • • • • • • • • • • • • • • • • •	\$200,000.00 273,632.85	\$1,325,113.24
í	Surplus as regards	policy-holders .			473,632.85
	Total	• • • • • • • • • • • • • • • • • • • •			\$1,798,746.09
		RISKS AND PRE			
In to	ma December 91 1019	Fir		Risks.	Premiums.
Write	rce December 31, 1912 en or renewed during	the year	• • • • • • • • • • • • • • • • • • • •	\$126,838,109 167,530,908	\$1,421,851.25 2,419,114.49
Dedu	rotalsct those expired and	marked off as te	rminated	\$294,369,017 119,099,893	\$3,840,465.74 1,902,596.23
Dedu	In force at the end of ct amount reinsured	the year 1913	• • • • • • • • • • • • • • • • • • • •	\$175,269,124 0.00	\$1,937,869.51 0.00
1	Net amount in force I	December 31, 1913		\$175,269,124	\$1,937,869.51
	RECAPI	TULATION OF FIRE	RISKS AND P	REMIUMS.	
Yea Writt			Gross premi	ums Unearned.	Premiums
		Amount.	charged.		unearned.
1912	One year or less Two years	1,783,937	\$1,239,666 17,14 43,53	0.20 1-2 7.37 1-4 7.40 8-4	\$619,830.10 4,286.84
1913	I MO JONETO	4,482,345 7,622,554	43,53	7.40 8-4	82,680.05
1911 1912 1913	Three years	12.229.182	90,80 139,93	7.40 8-4 2.43 1-6 3.99 1-2 1.67 5-6 5.98 1-8 5.27 3-8 3.83 5-8 4.60 7-8	15,133.7 <b>4</b> 69,967.00
1918	1	28,136,519	243,51	1.67 5-6	202,926.39
1910 1911		12,229,182 28,136,519 7,351 837,317	8,384 8,384	5.98 1-8 1.27 8-8	10.75 8,144.10
1912	Four years	326.508	8.872	3.83 <b>5</b> –8	2,421.14 11,379.03
1913 1910	<b>{</b>	1,123,486 188,468	13,004 1,88	1.60 7–8 L.44 3–10	11,379.03 5 <b>64.43</b>
		1,830,192	24,284	1 28 1-2	12,142.11 27,787.97
1912	Five years	2,983,459	39.697	7.10 <b>7–1</b> 0	27,787.97
1913	Over five years	5,736,833 85,237	71,054 1.010	1.06 9-10 ).94 pro rata	63,948.65 1,010.94
	Totals	\$175,269,124	\$1,937,869		\$1,067,233.24
Large any rein	est gross aggregate s where in the United asurance, whether the	GENERAL INT mount insured in States, without a same be in adm	n any one h ny deduction itted or non-s	azard located whatever for idmitted com-	<b>*85</b> 000 00
pan					\$25,000.00
		Business in Con			Fire.
Gross Les	risks writtens \$886,946.00 risks c authorized in Conne	anceled, and \$0.00	reinsurance	in companies	\$3,130,525.00 886,946.00
N	let risks written				\$2,243,579.00
					\$29,277.59
Les	premiums on risks wr s \$6,092.05 return pro in companies authoriz	emiums, and \$0.00 zed in Connecticut	premiums fo	r reinsurance	6,092.05
N	let premiums received				\$23,185.54
Losses Les	s paids s losses on risks reins	sured in companie	authorized i	n Connecticut	\$10,897.93 0.00
N	let losses paid				\$10,897.93
Losses	incurred B losses on risks reins				\$13,711.93 0.00
N	fet losses incurred			• • • • • • • • • • • • • • • • • • • •	\$13,711.98

Schedule D. Bonds cooned by	the Company.		
GOVERNMENT BONDS:	Book value.	Rate.	Market value.
Austrian Empire, 4½%, 1914	\$83,003.13	99	\$84,150.00
Austrian Empire, 4½%, 1915	83,003.12	98	83,300.00
• • • • • • • • • • • • • • • • • • • •	•		
STATE AND MUNICIPAL BONDS: -			
Massachusetts, 31/2 %, 1937	17,900.00	92	18,400.00
Massachusetts, 3%, 1941	42,250.00	89	44,500.00
New York State, 3%, 1958	100,687.50	96	96,000.00
New York State, 4%, 1960	52,250.00	97	48,500.00
New York State, 4%, 1961	5,087.50	97	4,850.00
New York State, 4%, 1961	<b>57,997.5</b> 0	97	55,290.30
New York State, 4%, 1960	31,387.50	97	29,100.00
New York State, 4%, 1961	13,227.50	97	12,610.00
Baltimore, Md., 4%, 1961	48,500.00	96	48,000.00
Boston, Mass., 3½%, 1933	47,105.00	91	45,500.00
Boston, Mass., 3½%, 1945	43,570.00	88	44,000.00
Buffalo, N. Y., 4%, 1931	50,187.50	99	49,500.00
Chicago, Ill., 4%, 1921	24,812.50	98	24,500.30
Chicago, Ill., 4%, 1917	24,750.00	99	24,750.00
Cincinnati, Ohio, 4%, 1950	51,062.50	104	52,000.00
Cleveland, Ohio, 4%, 1940	50,437.50	103	51,500.00
Hartford, Conn., 41/2%, 1933	51,687.50	102	51,000.00
Kansas City, Mo., 4 1/2 %, 1933	25,406.25	101	25,250.00
Kansas City, Mo., 41/2 %, 1930	26,125.00	101	25,250.00
Minneapolis, Minn., 4%, 1941	49,687.50	96	48,000.00
Newark, N. J., 4%, 1941	50,312.50	96	48,000.00
New York City, 4%, 1955	19,900.00	95	19,000.00
New York City, 41/4 %, 1960	221,500.00	100	220,000.00
Philadelphia, Pa., 4%, 1941	50,875.00	100	50,000.00
Portland, Ore., 4%, 1936	48,085.00	93	46,500.00
Seattle, Wash., 41/2 %, 1932	50,825.00	99	49,500.00
St. Louis, Mo., 4%, 1929	75,937.50	99	74,250.00
Totals	\$1,497,560.00		\$1,473,200.00

# UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY,

#### TORONTO, CAN.

Admitted to the United States, July, 1874.

Trustee, United States Mortgage and Trust Co., New York City.

# DEPOSIT CAPITAL.

\$200,000.00.

<b>4200,000.00.</b>	
Amount of ledger assets December 31, 1912	\$1,800,836,44

INC	OME.		
	Fire.		
Gross prems. received during the year \$	1,801,592.41		
Deduct reinsurance,			
<b>\$</b> 382,1 <b>6</b> 9.50			
and return premiums,			
<b>\$321,719.90</b>	703,889.40		
Received for premiums		\$1.097.703.01	
Gross interest on bonds and divi-		<b>4</b> -,,	
dends on stocks	\$54,651.99		
Gross interest on deposits	8,044.42		
Gross interest on unlisted assets	162.82		
Total gross interest		62,859.23	
Received from home office		65,849.07	
Agents' balances previously charged off		1.08	
Gross profit on sale or maturity of ledge		:	
Bonds	•••••	15.00	
Total income	•••••		1,226,427.39
Sum of both amounts			\$3,027,263.88

Gross amount paid policy-holders for losses (including \$79,929.64		
occurring in previous years) \$738,918,23		
Deduct amount received for salvage,		
\$1,887.50		
for reinsurance in other companies.		
\$178.221.48		
and for discount,		
<b>\$362.72</b>		
Net amount paid policy-holders for losses	<b>\$</b> 558,446.53	
Expenses of adjustment and settlement of losses	12,200.72	
Commissions or brokerage	258,034.92	
Salaries, \$20,103.33, and expenses, \$34,029.22, of		
special and general agents	54,132.55	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	48,098.88	
Rents	4,547.13	
Advertising, \$3,353.64; printing and stationery,		
\$10,169.14	13,522.78	
Postage, telegrams, telephone and express	6,705.10	
Legal expenses	631.23	
Furniture and fixtures	935.43	
Maps, including corrections	3,996.71	
Underwriters' boards and tariff associations	17,792.74	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	1,438.36	
Inspections and surveys	1,200.64	
State taxes on premiums	14,940.26	
Insurance-department licenses and fees	12,601.82	
Federal corporation tax	1,464.14	
Municipal taxes	9,609.52	
Exchange	961.24	
Water and ice	46.97	
Heat, light and cleaning	112.39	
Insurance	14.78	
Remitted to home office	47,177.91	
Total disbursements		1,068,612.75
Balance		\$1,958,651.08

LEDGER ASSETS.		
Book value of bonds, \$1,326,130.13, and stocks,		
\$60,870.00 (Schedule D)	\$1,387,000.13	
Deposits in trust companies and banks on interest	374,545.56	
Agents' balances, under three months due	184,904.64	
Agents' balances, over three months due	9,956.90	
Supplies	2,243.85	
•		
Total ledger assets, as per balance		\$1,958,651.08
Non-Ledger Assets.		•
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	21,119.70
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$1,979,770.78
DEDUCT ASSETS NOT ADMITT	ED.	
Cash, \$268,528.19, and all investments, not in con-		
trol of trustees, \$16,958.56	\$285,486.75	
Supplies, printed matter, and stationery	2,243.85	
Agents' balances, representing business written		
prior to October 1, 1913	9,956.90	
Book value of bonds and stocks over market value		
(Schedule D)	80,352.01	
Total		378,039.51
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$1,601,731.27
LIABILITIES.	•	
Gross claims for losses reported and unadjusted,		,
plus reserve for losses incurred prior to December		
31. not reported	\$158,197.50	
Gross claims for losses resisted	10,057.00	
Gross claims for losses resisted	10,001.00	
Total	\$168,254.50	
Deduct reinsurance due or accrued	49,404.88	
poduov isinomiano uno un		
Net amount of unpaid losses and claims		\$118,849.62
Unearned premiums on fire risks		1,019,444.73
Salaries, rents, expenses, bills, accounts, fees, etc., du	e or accrued	1,000.00
Estimated federal, state, and other taxes, hereafter p	ayable	16,465.55
Contingent commissions or other charges due or accre	ued	3,550.00
<del>-</del>		\$1,159,309.90
Total liabilities, except deposit capital	\$200,000.00	AT' 108'000'80
Deposit capital required by statute	<b>242,421.37</b>	
Surplus over all liabilities	###,##1.01	
Surplus as regards policy-holders		442,421.37
Total		\$1,601,731.27

#### Same and Department

	SPECIAL DEF			
(Showing deposits	not held for pro	tection of all	policy-holder	rs.)
State, Country, Mu	micipality. Etc.	3	farket value of deposit.	
Georgia			\$10,000.00	\$22 120 £9
New Mexico			10,100.00	5,505.59
Virginia			24,972.00	15,878.13
Porto Rico	orregnonding light	litice \$16 QK	10,160.00	\$22,129,62 5,505.59 15,878.13 6,889.72
Decide deposite in excess of c	orresponding man	111166, 410,00	0.00.	
1	RISKS AND PREMI	UMS, 1913.		
	Fire.		Risks.	Premiums.
In force on the 31st day of De	cember, 1912	• • • • • • • • • • • • • • • • • • • •	\$216,304,955 188,474,536	\$2,178,381.49
Written or renewed during the Excess of original premiums	over amount re	ceived for	100,412,000	1,801,592.41
reinsurance				85,956.76
Total	. <b></b>		\$404,779,491	\$4,065,930,66
Total	rked off as termin	ated	162,188,574	1,612,675.61
In force at the end of the	year 1913		\$242,640,917	\$2,453,255.05
Deduct amount reinsured		• • • • • • • •	43,561,907	450,386.80
Net amount in force Dece	mber 31, 1913	•••••	\$199,079,010	\$2,002,868.75
RECARITED	LATION OF FIRE R	ISTE AND PO	ewiiiwa	
Year		Gross premiu		Premiums
Written. Term.	Amount.		Unearned.	unearzed.
1913 One year or less	\$77,578,318	\$786,868.	02 1-2	\$393,434.01
1911	29,440,717	271.001.	45 1-6	45,166.91
1912 } Three years	32,391,548 31,049,143	297,432. 294,435.	68 1-2 <b>49 5-</b> 6	148,716.32 245,362.91
1911 1912 Three years 1913 1909	4.073.640	52,444.	91 1-10	5.244.49
1910   1911   Five years	4,073,640 5,446,792	89 014	OF 9_10	5,244.49 20,704.21
1911 } Five years 1912	6,859,888	79,222. 80,000.	37 1-2 78 7 10	39,611.19 <b>5</b> 6,000.53
1918 ]	6,859,833 6,752,467 5,987,052	72,449.	76 7–10 07 9–10	65,204.16
Totals	\$199,079,010			\$1,019,444.73
	,	• • • • • • • • • • • • • • • • • • • •		42,020,000
Largest gross aggregate amo	NERAL INTERR			
anywhere in the United St	ates. without any	deduction v	saru located vhatever for	
anywhere in the United St reinsurance, whether the sa	me be in admitte	ed or non-ad	mitted com-	
panies?	• • • • • • • • • • • • • • • • • • • •		Answer	\$75,000.00
Bu	SINESS IN CONNEC	TICUT, 1913.		Fire.
Gross risks written Less \$235,226.00 risks canc				\$1,378,225.00
panies authorized in C	olea, ana \$181,64.	L.OU Feinsura	nce in com-	416,867.00
Net risks written				\$961,358.00
				\$12,785.26
Gross premiums on risks write Less \$1,694.16 return premi	ums, and \$2,071.2	7 premiums	for reinsur-	
ance in companies aut	horized in Conne	cticut		3,765.43
Net premiums received				\$9,019.83
Less losses on risks reinsur	ed in companies a	uthorized in	Connecticut	\$6,449.23 359.86
Net losses paid				\$6,089.37
Losses incurred		uabade-4	Gamma-44	\$7,735.92
Less losses on risks reinsur	ea in companies s	uthorized in	Connecticut	1,267.86
Net losses incurred		· • • • • • • • • • • • • • • • • • • •		\$6,468.06

Schedule D. Bonds and Stocks owned by the Company.

		Book va	lue. Rate. 1	farket value.
London, Ont., 4%, 1916		143,599	9.50 97.66	131.841.00
London, Ont., 4%, 1921				13,912.50
Manitoba Province, 4%, 1930		5.050		4,566.00
New Mexico, 5%, 1925		11.33		10,100.00
New York State, 4%, 1958				4.850.00
New York City, 31/2 %, 1919	• • • • • • • • • • • • • • • • • • • •	182,53		163,557.00
New York City, 31/2%, 1941				4.390.00
New York City, 4%, 1959		75,75		71,250.00
New York City, 41, %, 1963		5,14		5.181.25
Porto Rico, 4%, 1932		11,07	8.18 101.60	
Richmond, Va., 4%, 1924				23,750.00
Richmond, Va., 4%, 1927				1.222.00
Riverside, Cal., 5%, 1923-38				25.250.00
Toledo, Ohio, 4½%, 1919	,	11.56		
			2.00 102.43	10,240.00
RAILROAD BO				
Canadian Northern, 4%, 193	0	41,07		37,161.87
Imperial Rolling Stock Co., 4	$1\frac{1}{2}$ %, $1920 \dots$	61,60		62,080.00
Suburban Rapid Transit, 5%	, 1938	21,34		20,900.00
West Shore, 4%, 2361		18,47	0.00 90. <b>75</b>	10,890.00
MISCELLANEOUS ]	BONDS:			
Central Canada Loan & Savin		250.00	0.00 100	050 000 00
Central Canada Loan & Savin				250,000.00
Provincial Light, Heat & Pow				115,000.00
Toronto General Trusts, 5%.				51,483.00
				12,000.00
Toronto Savings & Loan Co.,	4%, 1815	50,00	0.00 100	50,000.00
RAILBOAD STO				
100 shs. Chicago, Milwauke	e & St. Paul, pref	14,62		14,000.00
200 " Great Northern, pr				25,350.00
43 " Illinois Central, co	om	6,02		4,601.00
100 " Minn., St. Paul &	Sault Ste. Marie,	com. 13,82	5.00 125 1/2	12,550.00
Totals		\$1,387,00	0.13	1,306,648.12
•	Schedule X. Un	listed Assets.		
	Date charged off	Par	Actual	Manhat
	from statement.	value.	cost.	Market value
				Dec. 81, 1918.
3 shs. Gen. Adj. Bureau	Mar., 1907	<b>\$15</b> 0.00	<b>\$1</b> 50.00	
53 " Kan. City Con.				
Hall Bldg	Aug., 1899	53.00	53.00	• • • • •
2 " Pac. C. Adj. Bur.	Jan., 1912	200.00	200.00	• • • • • •
1 sh. So. Adj. Bureau.	May, 1910	50.00	50.00	• • • • • •
1 " So. Adj. Bureau.	Oct., 1909	50.00	50.00	
5 shs. Underw. Sal. Co.	Jan., 1906	500.00	500.00	
5 shs. Underw. Sal. Co.	Feb., 1902	500.00	500.00	• • • • •
1 sh. W. Adj. Insp. Co.	Jan., 1903	100.00	100.00	• • • • •
Phil. F. U. Asso.	June, 1897	100.00	100.00	• • • • • •
Totals	-	\$1,703.00	\$1,703.00	• • • • • • • • • • • • • • • • • • • •

# UNITED STATES BRANCH OF BULGARIA, FIRST BULGARIAN INSURANCE COMPANY,

### KINGDOM OF BULGARIA.

Admitted to the United States, January, 1912.

United States Managers, SNOW & THIEME, 36 Pearl Street, Hartford, Conn.

Trustees, FIDELITY TRUST Co., Hartford, Conn.

	T CAPITAL.		
Amount of ledger assets December 31	0,000.00. 1, 1912		<b>\$</b> 971,591.05
IN	ICOME.	•	
Gross prems. received during the year Deduct return premiums	Fire. \$1,635,561.97 373,984.20		
Received for premiums		<b>\$1,261,577.77</b>	
Total gross interest		36,249.25 168,523.14	
Total income	•••••		1,466,350.16
Sum of both amounts	•••••		\$2,437,941.21
DISBU	rsements.		
Gross amount paid policy-holders for losses	#697,929.29 6,377.92		

Net amount paid policy-holders for losses .... \$691,551.37

Expenses of adjustment and settlement of losses	7,695.78
•	95,929.50
Salaries, fees, and all other charges of officers,	<b>700.00</b>
directors, trustees, and home-office employees	500.00
Printing and stationery	430.61
Postage, telegrams, telephone and express	17.80
Legal expenses	40.00
State taxes on premiums	646.09
Insurance-department licenses and fees	1,523.43
Notary fees	5.00
Premiums on bonds required by statutes  Investment expenses	238.75
	50.09
	11,000.00 15.00
Chart "Insurance by States"	15.00
ledger assets, viz.: Bonds	200.00
Donds	200.00
Total disbursements	1 100 949 49
Total dispursements	1,109,843.42
Balance	*1,328,097.79
Datauce	\$1,020,081.18
LEDGER ASSETS.	
Book value of bonds (Schedule D) \$1,1	71,899.10
Bank certificate deposited with company's trustees	50,000.0 <del>0</del>
	51,180.36
Agents' balances, under three months due	26,811.98
Agents' balances, over three months due	28,206.35
	· · · · · · · · · · · · · · · · · · ·
Total ledger assets, as per balance	\$1,328,097.79
NON-LEDGER ASSETS.  Interest accrued on bonds	10 409 00
interest accrued on bonds	16,423.96
Gross assets	<b>\$1</b> 244 591 75
Gloss assets	Ф1,044,021.10
DEDUCT ASSETS NOT ADMITTED.	
-	51,180.36
Agents' balances, representing business written	1,100.00
	28,206.35
Book value of bonds over market value (Schedule	,
•	16,999.10
Total	96,385.81
A Cross	
Total admitted assets	\$1,248,135.94

## LIABILITIES.

	LIABILI	lies.		
Gross claims for losses repor	rted and unad	ljusted, plus	reserve for	
losses incurred prior to December 31, not reported				\$169,477.00
• · · · · · · · • · · · · · · · · · · ·				
Unearned premiums on fire risks			750,436.14	
Estimated federal, state, and	other taxes, l	nereafter pay	able	1,500.00
• •	•			
Total liabilities amount i				0001 430 14
Total liabilities, except d				<b>\$921,413</b> .14
Deposit capital required by	statute		<b>\$200,000.00</b>	
Surplus over all liabilities			126,722.80	
		_		
G111:-				000 700 00
Surplus as regards polic	y-nolders	• • • • • • • • • • •	• • • • • • • • •	326,722.80
Total				\$1,248,135,94
				<b>4-,</b> ,
Rı	SKS AND PREI	CTUMB. 1918.		
<del></del>		Fire.	Risks.	Premiums.
In force December 31, 1912			\$61,682,611	\$684,025.27
Written or renewed during the	year		145,228,517	1,635,561.97
_				
Totals Deduct those expired and marke	d of on tormin		\$206,911,128	\$2,319,587.24
Deduct those expired and marke	d on as termin	atea	90,733,330	998,622.84
In force at the end of the	year 1913		\$116,177,798	\$1,320,964.40
Deduct amount reinsured		• • • • • • • • •	0.00	0.00
Net amount in force Decer	nher 31 1913		\$116,177,798	\$1,320,964.40
1100 4110411 12 10100 20001	2001 02, 2020		<b>4110,111,100</b>	<b>\$2,020,001</b> .10
RECAPITULA	ATION OF FIRE	RISKS AND PI	REMIUMS.	
Year		Gross premit		Premiums
Written. Term.	Amount.	charged.	Unearned.	
1913 One year or less	\$83,369,428	\$942,093	3.48 1-2	\$471.046.74
1912 } Two years	1,226,146 3,372,166 6,042,361	14,635 38,214	.64 1-4. .47 3-4 .09 1-2	3,658.91 28,660.85
1912)	6,042,361	73,696 159,915 5,032	3.09 1-2	36,848.04
	14,101,808	159,915	.94 5-6	36,848.04 133,263.28 3,145.00
1912   Four years	421,431	5,032 10, <b>43</b> 8	94 5–6 .00 5–8 .39 7–8	3,145.00 9,133.59
	922,908 1,883,614	22,824	.02 7-10	15,976.80
1913 Five years	4,787,885	54,114	.37 9-10	48,702.93
Totals	\$116,177,798	\$1,320,964	40	\$750,436.14
Iveas	<b>4110,111,100</b>	<b>41,020,00</b> 3		\$100,±30.11
CB)	VERAL INTER	PAGATABIES	1	
GEF	ngini inign	AUGAIURIBA	o. Agand located	
Largest gross aggregate amou	tes without a	ny deduction	whatever for	
Largest gross aggregate amou anywhere in the United Sta reinsurance, whether the san	ne be in admi	ted or non-a	dmitted com-	
panies?		· · · · · · · · · · · · · · · · · · ·	Answer	\$20,000.00
	INESS IN CONN			Fire.
Gross risks written Less \$439,105.00 risks cance				\$1,804,624.00
Less \$439,105.00 risks cance	led, and \$0.00	reinsurance	in companies	400 105 00
authorized in Connecticu	ut		• • • • • • • • • • • • •	439,105.00
Net risks written				\$1,365,519.00
Gross premiums on risks writte Less \$3,473.84 return premiu in companies authorized	en		,	\$17,981.36
Less \$3,473.84 return premit	ms, and \$0.00	premiums fo	r reinsurance	
in companies authorized	in Connecticu	ıt	• • • • • • • • • • • • • • • • • • • •	3,473.84
Net premiums received	<b></b> .			\$14,507.52
				\$5,077.05
Less losses on risks reinsure	d in companies	authorized i	n Connecticut	0.00
Net losses paid Losses incurred				\$5,077.05 \$6,822.00
Less losses on risks reinsure	d in companies	authorized i	n Connecticut	0.00
Net losses incurred	• • • • • • • • • • • • •	• • • • • • • • • • •	• • • • • • •	\$6,822.00

scheause D. Bonas owned by	the Company.		
STATE, COUNTY, AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Cleveland, Ohio, 4%, 1924	\$40,488.00	102	\$40,800.00
Cleveland, Ohio, 4%, 1926	60.750.00	102	61,200.00
Dallas, Texas, 41/4 %, 1950	23,882,30	96	24,000.00
Elmira, N. Y., 41/2 %, 1931	5.000.00	103	5,150.00
Elmira, N. Y., 4½%, 1932	5,000.00	103	5,150.00
Hamilton County, Ohio, 4 3/4 %, 1943	83,400.00	104	83,200.00
Memphis, Tenn., 4%, 1933	<b>22,625.00</b>	92	23,000.00
Paterson, N. J., 41/2 %, 1942	25,000.00	100	25,000.00
Poughkeepsie, New York, 4½ %, 1923	40,000.00	101	40,400.00
New Rochelle, N: Y., 5%, 1918	5,082.50	102	5,100.00
New Rochelle, N. Y., 5%, 1919	5,098.00	102	5,100.00
New Rochelle, N. Y., 5%, 1920	5,113.00	102	5,100.00
New Rochelle, N. Y., 5%, 1922	2,056.40	103	2,060.00
New Rochelle, N. Y., 5%, 1923	5,154.00	103	5,150.00
New Rochelle, N. Y., 5%, 1924	3,099.90	103	3,090.00
New York City, 41/4 %, 1960	<b>221</b> ,900.00	100	220,000.00
New York City, 41/4 %, 1960	49,937.50	100	50,000.00
New York City, 41/2%, 1963	9,987.50	104	10,400.00
New York City, 41/4 %, 1960	205,250.00	100	200,000.00
New York State, 4%, 1961	203,575.00	97	194,000.00
New York State, 4%, 1961	100,750.00	97	97,000.00
Portland, Oregon, 41/2 %, 1943	48,750.00	100	50,000.00
Totale	C1 171 900 10		21 154 900 00

## UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY.

## EDINBURGH, SCOTLAND.

## Admitted to the United States, 1890.

United States Manager, CHAS. H. POST, 50 and 52 Pine Street, New York City,

Trustees, Richard James Cross, Walter Phelps Bliss, E. G. Mennil, of New York City.

# DEPOSIT CAPITAL.

\$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$2,190,9165

#### INCOME.

Gross prems. received during the year \$2,335,248.24 Deduct reinsurance. \$505,240.31

and return premiums,

**\$**410,364.36 ..... 915,604.67

Received for premiums ...... \$1,419,643.57 Gross interest on bonds and divi-

dends on stocks ..... \$58,563,93

Gross interest on deposits ...... 1,807.28

Gross rents from company's property, including \$4,341.63 for com-

pany's occupancy of its own bldgs. 35.664.13

96,035.34 Total gross interest and rents .....

Gross profit on sale or maturity of ledger assets, viz.:

84.40

1,515,763.31 Total income .....

Sum of both amounts .....

Fire.	
Gross amount paid policy-holders	
for losses (including \$117,508.66	
occurring in previous years) \$916,537.20  Deduct amount received for salvage,	
\$5,207.31	
for reinsurance in other companies,	
\$216,884.47	
and for discount,	
<b>8474.16</b>	
Net amount paid policy-holders for losses	<b>\$</b> 693,971.26
Expenses of adjustment and settlement of losses	45,825. <b>55</b>
Commissions or brokerage	316,976.88
Salaries, \$15,346.59, and expenses, \$20,475.95, of	
special and general agents	35,822.54
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	94,107.38
Rents, including \$4,341.63 for company's occupancy	0.000.10
of its own buildings	9,829.16
Advertising, \$1,230.51; printing and stationery,	10 090 70
\$10,809.21	12,039.72
Postage, telegrams, telephone and express	11,664.31 472.46
Legal expenses	517.43
Furniture and fixtures	6,423.40
Maps, including corrections	19,425.87
Fire department, fire patrol and salvage corps	10,220.01
assessments, fees, taxes, and expenses	8,962.66
Inspections and surveys	5,737.34
Repairs and expenses (other than taxes) on real	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
estate	15,328.06
Taxes on real estate	7,692.50
State taxes on premiums	23,615.05
Insurance-department licenses and fees	7,303.23
Federal corporation tax	760.29
County and municipal licenses and taxes	7,665.77
Association dues	115.00
Premiums on bonds	628.64
Consul fees and notary fees	40.69
Mercantile reports	1,030.15
Water	123.72
Insurance — furniture and plate glass	15.82
Photographs	53.80
Christmas gifts	48.00
Statistical tables, insurance publications, hand	157.43
books, directories and guides	197.43

Torrel corrier		
Towel service	58.83	
Repairing furniture temperature etc.	28.72	
Repairing furniture, typewriters, etc	131.49	
Meals for clerks	140.22	
Lettering agents' commissions	269.15	
Signs on windows	28.20	
Miscellaneous items	15.11	
	289.64	
	113,716.09	
Agents' balances charged off	295.32	
Total disbursements	•••••	1,441,326.88
Balance	• • • • • • • • • •	\$2,265,353.39
LEDGER ASSETS.		
Book value of real estate \$	439,510.58	
Book value of bonds, \$929,361.64, and stocks,	,	
	411,431.11	
Cash in company's office	452.05	
Deposits in trust companies and banks not on in-		
terest	5,128.18	
<u>-</u>	131,288.38	
•	262,897.51	
Agents' balances, over three months due	3,864.01	
Reinsurance due on losses paid	10,781.48	
Total ledger assets, as per balance		\$2,265,353.30
NON-LEDGER ASSETS.	,	
Interest accrued on bonds		9,830.37
Market value of real estate over book value		85,489.42
Gross assets		\$2,360,673.00
DEDUCT ASSETS NOT ADMITTED.		
Cash, \$89,069.88, and all investments, not in control		
	92,169.88	
Agents' balances, representing business written		
prior to October 1, 1913	3,864.01	•
Book value of bonds and stocks over market value		
	06,151.11	
Due from unauthorized company	212.87	
Total		202,397.87
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$2,158,275.22

<del>-</del>		JALI AN I.	110
	LIABILITIES.		
Gross losses adjusted	and unpaid	<b>A</b> 40 <b>A</b> 40 <b>0</b> 0	
		<b>\$4</b> 0, <b>64</b> 6.83	
	es reported and unadjusted,		
plus reserve for losse	s incurred prior to December		
31 not reported	••••••	114,659.78	.10
Gross claims for losses	resisted	15,380.47	
Total		\$170 A97 09	
Doduct reinsurence due	or accrued	44 171 04	
Net amount of unp	aid losses and claims		\$126,515.24
Unearned premiums on	fire risks		1,450,322.45
Salaries, rents, expense	s, bills, accounts, fees, etc., o	fue or accrued	2,000.00
	e, and other taxes, hereafter		25,000.00
			•
reserve for contingence	ies	• • • • • • • • • • • • • • • • • • • •	10,000.00
Total liabilities, ex	cept deposit capital	• • • • • • • • • • • • • • • • • • • •	\$1,613,837.69
•	l by statute		
	ies		
Curpius Over an masini	MOD	011,201.00	
0 1			<b>7</b> 4 4 4 4 <b>7 7 9</b>
Surplus as regards	policy-holders	• • • • • • • • • • • • • • • • • • • •	544,437.53
Total			\$2,158,275,22
			,-,-00, <b>-,</b> 0, <b>-</b>
	SPECIAL DEPOSITS.		
	SPECIAL DELUSITS.		
(Showing deno	osits not held for protection of	all policy-holder	ra.)
, ,	osits not held for protection of		
State, Country	, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
State, Country Georgia	_	Market value of deposit. \$9,900.00	Corresponding liabilities. \$13,033.58
State, Country Georgia	, Municipality, Etc.	Market value of deposit. \$9,900.00 24.930.00	Corresponding liabilities. \$13.033.58
State, Country Georgia	, Municipality, Etc.	Market value of deposit. \$9,900.00 24,930.00 12,383.38	Corresponding liabilities. \$13,033.58
State, Country Georgia	Municipality, Etc. of corresponding liabilities, \$ RISKS AND PREMIUMS, 191	Market value of deposit. \$9,900.00 24,930.00 12,383.38	Corresponding liabilities. \$13,033.58 12,546.62
State, Country Georgia Virginia Special deposits in excess	, Municipality, Etc. of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3.	Corresponding liabilities. \$13,033.58 12,546.62
State, Country Georgia Virginia Special deposits in excess	, Municipality, Etc. of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3.	Corresponding liabilities. \$13,033.58 12,546.62
State, Country Georgia Virginia Special deposits in excess In force December 31, 19 Written or renewed during	, Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  the year	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24
State, Country Georgia Virginia Special deposits in excess In force December 31, 19 Written or renewed during	, Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  the year	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00	Corresponding liabilities. \$13,033.58 12,546.62
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in	, Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  g the year  marked off as terminated	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.835.20
State, Country Georgia Virginia Special deposits in excess In force December 31, 19 Written or renewed during Totals Deduct those expired and 1	Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  g the year  marked off as terminated  the year 1913	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568,023.37
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated  the year 1913	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411,188.17 628,570.72
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411,188.17 628,570.72
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  December 31, 1913	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS.	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.835.20  \$3,411.188.17 628,570.72  \$2,782,617.45
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and notes amount reinsured Net amount in force I RECAL	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND Gross prem	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS.	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force I RECAL Year Written. Term.	, Municipality, Etc.  s of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND Gross pren Amount.	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. niums d. Unearned.	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.835.20  \$3,411,188.17 628,570.72 \$2,782,617.45  Premiums unearned.
State, Country Georgia	, Municipality, Etc.  s of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND Gross pren Amount.	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. niums d. Unearned.	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force I  RECAL Year Written. Term. 1913 One year or less 1912 1913 Two years	### Amount.  ### A	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. niums d. Unearned. 77.62 1-2 72.00 1-4 08.10 3-4	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,338.82 3,543.00 17,556.07
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force I  RECAI Year Written. Term. 1913 One year or less 1912 1918 1912 Two years 1911 1912 Three years	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND Gross premains Amount. \$75,406,271.00 \$856,6 1,355,681.00 1,41,1 2,246,868.00 23,4 38,528,683.00 368,8 42,665.005.00 390.3	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS.  nlums d. Uncarned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.835.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in RECAI Year Written. Term. 1913 One year or less 1912 1913 Two years 1911 1912 Three years 1913	Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  g the year  marked off as terminated  the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND  Gross prem  Amount.  \$75,406,271.00 \$856,6 1,355,681.00 14,1 2,246,868.00 38,528,683.00 368,8 42,665,005.00 390,3 49,190,801.00 457,9	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. hiums d. Unearned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.835.20  \$3,411.188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in RECAI Year Written. Term. 1913 One year or less 1912 1913 1912 Three years 1911 1912 1913 1910 1011	Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  g the year  marked off as terminated  the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND  Gross prem  Amount.  \$75,406,271.00 \$856,6 1,355,681.00 14,1 2,246,868.00 38,528,683.00 368,8 42,665,005.00 390,3 49,190,801.00 457,9	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. hiums d. Unearned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.8%5.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals In force at the end of Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in RECAN Year Written. Term. 1913 One year or less 1912 1913 1911 Three years 1911 1912 Three years 1911 1911 Four years	Municipality, Etc.  of corresponding liabilities, \$  RISKS AND PREMIUMS, 191  Fire.  12  g the year  marked off as terminated  the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND  Gross prem  Amount.  \$75,406,271.00 \$856,6 1,355,681.00 14,1 2,246,868.00 38,528,683.00 368,8 42,665,005.00 390,3 49,190,801.00 457,9	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. hiums d. Unearned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.8%5.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48
State, Country Georgia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force I  RECAN Year Written. Term. 1913 One year or less 1913 1911 1912 Three years 1913 1910 1911 Four years 1912 Four years 1913 1910 1911 Four years	Municipality, Etc.  of corresponding liabilities, \$ RISKS AND PREMIUMS, 191 Fire.  12  g the year  marked off as terminated  the year 1913  December 31, 1913  PITULATION OF FIRE RISKS AND Gross premains Charge  \$75,406,271.00 \$856,6 1.355,681.00 1.2,246,868.00 23,4 38,528,683.00 368,8 42,665,005.00 390,3 49,130,691.00 625,175.00 69 664,994.00 91,121,631,00 121,1	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. nitums d. Uncarned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58 5-6 80.20 1-8 80.20 1-8 80.92 5-8 80.92 5-8 80.92 5-8	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156.8%5.20  \$3,411,188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48
State, Country Georgia	RISKS AND PREMIUMS, 191 Fire.  12 g the year  marked off as terminated the year 1913  PITULATION OF FIRE RISKS AND Gross prem Amount. \$75,406,271.00 \$856,6 1.355,881.00 14,1 2,246,866.00 33,42,665,005.00 49,130,691.00 457,9 625,175.00 664,994.00 7,3 934,264.00 1,121,631,00 1,121,631,00 1,21 8,383,298.00 98,9 9,817,650.00 118,3	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. hiums d. Uncarned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58 6-8 80.20 1-8 89.87 3-8 80.92 5-8 80.29 7-8 08.65 1-10 3-10	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411.188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48 872.53 2,771.20 5,741.82 10,594.75 9,880.87 35,516.40
State, Country Georgia Virginia Virginia Special deposits in excess  In force December 31, 19 Written or renewed during Totals Deduct those expired and in In force at the end of Deduct amount reinsured Net amount in force in RECAN Year Written. Term. 1913 One year or less 1912   1913   1912   1913   1910   1911   1912   1913   1910   1911   1912   1913   1909   1910   1911   1910   1911   1910   1911   1912   1913   1909   1910   1911   1915   1916   1917   1918   1919   1919   1910   1911   1910   1911   1912   1913   1909   1910   1911   1915   1916   1917   1918   1919   1919   1919   1911   1919   1911   1912   1913   1909   1910   1911   1912   1913   1909   1911   1914   1915   1916   1917   1917   1918   1918   1919   1919   1911   1919   1911   1912   1918   1919   1919   1911   1919   1911   1912   1918   1919   1918   19	## Amount.  ## Amount.  ## Amount.  ## Amount.  ## Amount.  ## \$75,406,271.00  ## 1,355,681.00  ## 2,246,866.00  ## 2,246,866.00  ## 2,246,866.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,38,32,28,00  ## 3,38,32,28,00  ## 3,383,28,00  ##	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. alums d. Uncarned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58 5-6 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.20 1-8 80.21 1-10 80.31 3-10 80.328 1-2	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411.188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,338.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48 872.53 2,771.20 5,741.82 10,594.75 9,890.87 35,516.40 64,501.64
State, Country Georgia	## Amount.  ## Amount.  ## Amount.  ## Amount.  ## Amount.  ## \$75,406,271.00  ## 1,355,681.00  ## 2,246,866.00  ## 2,246,866.00  ## 2,246,866.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,35,28,683.00  ## 3,38,32,28,00  ## 3,38,32,28,00  ## 3,383,28,00  ##	Market value of deposit. \$9,900.00 24,930.00 12,383.38 3. Risks. \$302,120,483.00 212,708,057.00 \$514,828,540.00 194,474,635.00 \$320,353,905.00 54,928,402.00 \$265,425,503.00 PREMIUMS. hiums d. Uncarned. 77.62 1-2 72.00 1-4 08.10 3-4 48.20 1-6 32.37 1-2 08.58 6-8 80.20 1-8 89.87 3-8 80.92 5-8 80.29 7-8 08.65 1-10 3-10	Corresponding liabilities. \$13,033.58 12,546.62  Premiums. \$3,232,775.13 2,335,248.24  \$5,568.023.37 2,156,835.20  \$3,411.188.17 628,570.72  \$2,782,617.45  Premiums unearned. \$428,388.82 3,543.00 17,556.07 61,474.70 195,166.19 381,590.48 872.53 2,771.20 5,741.82 10,594.75 9,880.87 35,516.40

\$265,425,503.00

Totals

\$2,782,617.45

\$1,450,822.45

GENERAL INTERROGA' Largest gross aggregate amount insured in any anywhere in the United States, without any ded reinsurance, whether the same be in admitted or panies?	one hazard locat uction whatever i non-admitted con	ed or m- er \$100,000.00
Business in Connecticu	т, 1913.	Fire.
Gross risks written Less \$801,320.00 risks canceled, and \$1,066.285.00 panies authorized in Connecticut	reinsurance in cor	\$5,535,820.00 n-
Net risks written		\$61.817.45
Less \$6,846.20 return premiums, and \$12,628.38 surance in companies authorized in Connecticut	premiums for rei	n- 19,474.58
Net premiums received		\$41,842.87
Losses paid	rized in Connectic	\$29,149.70 ut 6,917.50
Net losses paid		\$22,232.20
Less losses on risks reinsured in companies autho		\$27,523.62 ut 6,943.16
Net losses incurred		
	<del></del>	•
Schedule D. Bonds and Stocks owne	d by the Company	<i>t</i> .
Course the Management Downs	Book value. Rat	
Cincinnati, Ohio, 4%, 1957		\$184,000.00
Richmond, Va., 4%, 1924		96 21,600.00 96 2,400.00
Richmond, Va., 4%, 1943	2,325.25 9	96 2,400.00 93 980.00
New York City, 31/2 %, 1928	109,250.00	91,000.00
New York City, 31/2 %, 1942	102,125.00	87,000.00
New York City, 3½ %, 1954		35 93,500.00 00 15,000.00
Portland. Oregon 5% 1923		00 15,000.00 04 52,000.00
Cincinnati, Ohio, 4%, 1957 Richmond, Va., 4%, 1924 Richmond, Va., 4%, 1927 Richmond, Va., 4%, 1928 New York City, 3½%, 1928 New York City, 3½%, 1942 New York City, 3½%, 1954 New York City, 4¼%, 1960 Portland, Oregon, 5%, 1923 Georgia, State, 3½%, 1917	10,000.00	9,900.00
RAILROAD BONDS:		
Albany Southern 5%, 1939 Chicago, Burlington & Quincy, 4%, 1927 Chicago, Rock Island & Pacific, 4%, 1988 Lake Shore & Michigan Southern, 4%, 1981	19,900.00	3 18,600.00
Chicago, Burlington & Quincy, 4%, 1927	28.628.75	28,500.00
Chicago, Rock Island & Pacific, 4%, 1988	51.750.00 8	34 42.000.00
Lake Shore & Michigan Southern, 4%, 1981	47,812.50 8 39,400.00 10	39 44,500.00 00 40,000.00 78 19,500.00
Missouri Pacific, 5%, 1914  New York Central & Hudson, 3¼%, 1998  New York Central Lines, 4½%, 1914-1928  New York, Ontario & Western, 4%, 1955  Richmond & Petersburg, 4½%, 1940  Southern Railway Co., 5%, 1994	19,718.75	19,500.00
New York Central Lines, 41/2 %, 1914-1928	29.677.50	97 29,100.00
New York, Ontario & Western, 4%, 1955	28,093.75	35 21,250.00
Richmond & Petersburg, 41/2 %, 1940	50,500.00 10 26,875.00 10	01 50,500.00 08 25,750.00
Southern Ranway Co., 576, 1884	20,010.00 10	20,100.00
Miscellaneous Bonds: —	E 700 E0 44	3 5,150.00
Brooklyn Union Gas Co., 5%, 1945	5,788.53 10 5,500.00 10	5,150.00 5,100.00
Indiana Steel Co., 5%, 1952		9,900.00
Central Union Gas Co., 5%, 1927 Indiana Steel Co., 5%, 1952 Lackawanna Steel Co., 5%, 1928 National Tube Co., 5%, 1952	24,115.00	00 22,500.00
National Tube Co., 5%, 1952	14,911.25	14,400.00
RAILROAD STOCKS:		
500 shs. Atchison, Topeka & Santa Fé, pref 800 "Chicago, Milwaukee & St. Paul, pref	51,725.00 10 91,183.87 14	
800 " Chicago, Milwaukee & St. Paul, pref 100 " Cleveland, Cin., Chicago & St. Louis, pref.	91,183.87 14 10,300.00 6	10 112,000.00 13 6,300.00
200 " Cleveland & Pittsburgh	17,700.00 15	
500 " Manhattan	67.970.72 13	1 65,500.00
200 " Morris & Essex	18.500.00 16	7 16 700.00
100 "New York, Chicago & St. Louis, pref 600 "Pennsylvania,	11,300.00 8 87,256.19 11	9,700.00
600 Pennsylvania,	01,209.18 11	38,900.00
BANK STOCKS:		
100 shs. American Exchange Nat. of New York	24,966.44 20	20,200.00

## CALEDONIAN INSURANCE COMPANY.

		MISCELLANEOUS STOCKS:	Book value.	Rate.	Market value.
500			91,928.20	131	65,500.00
4	**	General Adjustment Bureau	200.00	100	200.00
200	**	Illum. & Power Securities Corp., pref	20,000.00	. 96	19,200.00
40	**	Illum. & Power Securities Corp., com	0.00	80	1,200.00
1	**	Pacific Coast Adjust. Bureau	100.00	100	100.00
2	**	Southern Adjust. Bureau	100.00	100	100.00
500	**	The Mackay Co., pref	36,689.05	66	33,000.00
10	**	Underwriters Salv. Co. of New York	1.000.00	150	1.500.00
10	44	Underwriters Salvage Co. of Chicago	1.000.00	100	1,000.00
1	**	Western Adjust. & Inspec. Co	150.00	200	200.00
		Totals	\$1,411,481.11		\$1,305,280.00

# UNITED STATES BRANCH OF THE COLOGNE REINSURANCE COMPANY,

### COLOGNE, GERMANY.

Admitted to the United States, August, 1898.

United States Manager, E. M. CRAGIN, 1 Liberty St., New York City.

Trustees, John Claflin, Ralph L. Cutter, Woodbury Langdon, of New York.

### DEPOSIT CAPITAL.

### \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$1,514,342.52

#### INCOME.

#### Fire.

Gross prems. received during the year \$2,241,759.21 Deduct reinsurance,

\$513,160,17

and return premiums,

**\$542,423.37** ..... 1,055,583.54

 Received for premiums
 \$1,186,175.67

 Gross interest on bonds
 55,689.09

 Received from home office
 171,165.09

## DISBURSEMENTS.

Fire.

Gross amount paid policy-holders

for losses (including \$108,058.80

occurring in previous years) .. \$868,721.17

Deduct amount received for salvage,

\$8,233.39

for reinsur. in other companies,

\$233,094.39

and for discount,

\$130.73 ..... 241,458.51

Net amount paid policy-holders for losses ... \$627,262.66

·	
Expenses of adjustment and settlement of losses 11,934.80	1
Commissions or brokerage	
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses 6,712.37	
State taxes on premiums	
Insurance-department licenses and fees 1,224.24	
Federal corporation tax 919.34	
Municipal taxes	
County taxes	
Miscellaneous office expenses	
Remitted to home office	
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds 3,006.25	
Total disbursements	1,455,134.31
Total dispulsements	1,200,102.01
Balance	\$1,472,238.06
LEDGER ASSETS.	
Book value of bonds (Schedule D)	
Agents' balances, under three months due 36,044.17	
Total ledger assets, as per balance	\$1,472,238.06
, <u>-</u>	
NON-LEDGER ASSETS.	
Interest accrued on bonds	18,477.00
•	
Gross assets	<b>\$</b> 1,490,715.06
•	
DEDUCT ASSETS NOT ADMITTED,	
Book value of bonds over market value (Schedule D)	109,733.894
,,,,,	
Total admitted assets	<b>\$1,380,981.17</b>
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported \$219,626.00	
Deduct reinsurance due or accrued 58,012.00	
Net amount of unpaid losses and claims	\$161,614.00
Unearned premiums on fire risks	889,347.84
Estimated federal, state, and other taxes, hereafter payable	20,000.00
Total liabilities, except deposit capital	<b>\$</b> 1,070,961.8 <b>4</b>

778 colog:	NE REINSURA	AGE · GOW	PANY.	
Deposit capital required by Surplus over all liabilities			\$200,000.00 110,019.33	
Surplus as regards poli	icy-holders	• • • • • • • • • •		310,019.33
Total	•••••	· · · · · · · · · · · · · · · ·	•••••	\$1,380,981.17
1	RISKS AND PREMI	ums. 1913.		
	Fire.	,,	Risks.	Premiums.
In force December 31, 1912 . Written or renewed during the			\$200,296,100 230,814,428	\$2,030,310, <b>32</b> 2,241,759.21
Totals Deduct those expired and mar	ked off as termin	ated	\$431,110,528 198,816.019	\$4,272,069.53 1,962,655.87
In force at the end of the Deduct amount reinsured	year 1918	· · · · · · · · · · · · ·	\$232,294,509 61,441,418	\$2,309,413.66 605,926.00
Net amount in force Dece	ember 31, 1913 .	· . <b>:</b> ¯	\$170,853,091	\$1,703,487.66
RECAPITUL	ATION OF FIRE R	ISKS AND P	REMIUMS.	
Year		Gross premi	ums	Premiums
Written. Term. 1913 One year or less	Amount. \$82,526,026	charged. \$824,888		unearned. \$412,444.38
1913 One year or less 1912   1913   Two years	3,306,073	28,988	3.07 1-4	7,247.02
1913   Two years 1911	4,515,907 17,536,774	39,980 155,348	).67 3 <u>-4</u> 3.00 1-6	29,985.51 25,891.34
1912 } Three years	17,536,774 17,108,428 22,768,742 797,100	158.080	).0 <del>9</del> 1–2	79.040.04
1913   1910	797,100	204,556 7,967	7.54 1-8	170,463.3 <b>5</b> 995.94
1911   1912   Four years	1,101,665	12,010 12,128	9.08 3–8 8.88 5–8	4,503.78 7,580. <del>6</del> 0
1913	1,101,665 1,115,041 1,585,987	16,872	2.81 7-8	14,763.77
1909 ] 1910	2,764,959 2,700,519	89,907 85,630	7.67 1-10 · 0.58 3-10	3,990.77 10,689.18
1911 } Five years	3,521,379 4,210,065	85,630 45,756 51,804	0.58 3-10 0.50 1-2 1.39 7-10	22,878.25 36,263.08
1912   1913	5,294,431	69,567	7.60 9-10	62,610.83
Totals	\$170,853,091	\$1,703,487	7.66	\$889,347.84
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?				
Bu	SINESS IN CONNE	CTICUT, 1918	3.	Fire.
		•		\$5,154,162.00
Gross risks written	nceled, and \$1,4 n Connecticut	22,402.00 r	einsurance in	3,192,098.00
Net risks written				\$1,962,064.00
Gross premiums on risks writt Less \$9,010.97 return premi	en	8 92 promis	ime for main	\$42,264.02
ance in companies authorized	orized in Connect	icut	• • • • • • • • • • • • • • • • • • • •	19,559.89
Net premiums received .			• • • • • • • • • • • • • • • • • • • •	\$22,704.13
Less losses on risks reinsur		authorized i		\$12,192.27 2,801.12
Net losses paid	• • • • • • • • • • • • • • • • • • • •	•••••	•••••	\$9,391.15
Losses incurred Less losses on risks reinsure	ed in companies	authorized i	n Connecticut	\$11,372.27 2,555.72
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	••••••	• • • • • • • • • • • • • • • • • • • •	\$8,816.55

Schedule D. Bonds owned by the Compan	Schedule	D.	Bonds	owned	Ъu	the	Compani
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GOVERNMENT BONDS:	Book value.	Rate.	Market value.
United States, 4%, 1925	\$203,745.13	111	\$177,600.00
MUNICIPAL BONDS: -			
New York City, 3½%, 1917  New York City, 3½%, 1928  New York City, 4%, 1959  New York City, 4½%, 1962  New York City, 4½%, 1960	106,750.89 55,349.66 50,116.25 121,200.00 49,750.00	97 91 95 99	97,000.00 45,500.00 47,500.00 118,800.00 49,500.00
RAILROAD BONDS:			
Atchison, Topeka & Santa F6, 4%, 1995	217,753.75 241,551.09 41,312.50 92,191.78 256,472.84	93 90 91 102 95	204,600.00 225,000.00 41,860.00 81,600.00 237,500.00
Totals	\$1,436,198.89		\$1,826,460.00

## UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

#### LONDON, ENGLAND.

Admitted to the United States, January, 1871.

United States Manager, A. H. WRAY, 55 John Street, New York City. Trustees, John Claflin, R. J. Cross, F. B. Campbell, of New York.

DEPOSIT CAPITAL.

#### \$200,000.00. Amount of ledger assets December 31, 1912 ...... \$7,467,926.45 INCOME. Marine and Inland. Fire. Gross premiums received during the year ..... \$6,301,790.70 \$1,454,073.84 Deduct reinsurance, \$1,784,182.16 and return premiums, 2,310,450.84 719,696.39 **\$**1,245,965.07 ..... Received for premiums (other than perp.) \$3,991,339.86 **\$734,377.45 \$4,725,717.31** Deposit premiums written on perpetual risks (gross) ..... 503.70 Gross interest on mortgage loans ... \$3,678.20 Gross interest on bonds and dividends on stocks ..... 223,397.27 Gross interest on deposits ..... 7,246.20 4.32 Gross interest on bills receivable ... Gross rents from company's property ..... 65,546,42 299,872,41 Total gross interest and rents ..... Received from home office ..... 341,327.76

5,367,421.18

		Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for			
losses (including			
\$531,132.28 occur-			
ring in previous			
years)	<b>\$2,569,429.10</b>	<b>\$933,31</b> :1.0 <b>4</b>	
Deduct amount re-			
ceived for salvage,			
<b>\$9</b> 6,831.91			
and for reinsur. in			
other companies,	<b>701 000 0</b> 4	400 501 00	
<b>\$923,776.69</b>	531,906.64	488,701.96	
Net amount paid pol-			
icy-holders for loss-	40 407 704 44	• • • • • • • • • • • • • • • • • • • •	** .** ***
es			\$2,482,131.54
Expenses of adjustmen			68,011.65
Commissions or broke Allowances to local			1,041,904.58
agency expenses .	_		8,583.73
Salaries, \$57,955.02,			0,000.10
special and general	agenta		103,694.78
Salaries, fees, and a	ll other charge	s of officers.	,
directors, trustees a			198,822.95
Rents			26,234.56
Advertising, \$5,421.98	; printing and	d stationery,	
<b>\$42,012.01</b>			47,433.99
Postage, telegrams, te			22,333.79
Legal expenses			2,499.67
Furniture and fixture			4,904.99
Maps, including correct			7,251.56
Underwriters' boards			49,071.37
Fire department, fire assessments, fees, to	e patroi and s	aivage corps	20 720 70
Inspections and surve	ixes, and expens	es	32,739.72 21,027.11
Repairs and expenses	other then to	reel on reel	21,021.11
estate			24,678.17
Taxes on real estate			17,376.50
State taxes on premiu			83,619.94
Insurance-department			14,785.89
Federal corporation to			6,822.53
State, county and mu			9,625.71
Franchise tax			4,245.92
Exchange			4,360.15
Deposit premiums ref			2,513.00
Remitted to home office	e	• • • • • • • • • • • • • • • • • • • •	959,493.89

Bonds	Agents' balances charged off	15,098.82	
LEDGER ASSETS		6,918.41	
LEDGER ASSETS   \$698,163.62	Total disbursements		5,266,184.92
Book value of real estate	Balance	•••••	\$7,569,162.71
Mortgage loans on real estate         29,000.00           Book value of bonds, \$5,064,893.07, and stocks, \$132,354.98 (Schedule D)         5,197,248.05           Cash in company's office         1,328.84           Deposits in trust companies and banks, not on interest         75,117.80           Deposits in trust companies and banks, on interest         433,070.38           Agents' balances, under three months due         1,103,497.66           Agents' balances, over three months due         31,019.26           Bills receivable, taken for fire risks         716.60           Total ledger assets, as per balance         \$7,569,162.71           NON-LEDGER ASSETS.           Accrued.         \$169.58           Interest on mortgages         \$169.58           Interest on company's property or lease         8,899.00           Total interest and rents accrued         81,323.58           Market value of real estate over book value         189,836.38           Gross assets         \$7,840,322.67           DEDUCT ASSETS NOT ADMITTED.           Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00         \$962,492.52           Agents' balances, representing business written prior to October 1, 1913         31,019.26           Bills receivable, past due, taken for marine, inland, and fire risks <t< th=""><th>LEDGER ASSETS.</th><th></th><th></th></t<>	LEDGER ASSETS.		
Mortgage loans on real estate         29,000.00           Book value of bonds, \$5,064,893.07, and stocks, \$132,354.98 (Schedule D)         5,197,248.05           Cash in company's office         1,328.84           Deposits in trust companies and banks, not on interest         75,117.80           Deposits in trust companies and banks, on interest         433,070.38           Agents' balances, under three months due         1,103,497.66           Agents' balances, over three months due         31,019.26           Bills receivable, taken for fire risks         716.60           Total ledger assets, as per balance         \$7,569,162.71           NON-LEDGER ASSETS.           Accrued.         \$169.58           Interest on mortgages         \$169.58           Interest on company's property or lease         8,899.00           Total interest and rents accrued         81,323.58           Market value of real estate over book value         189,836.38           Gross assets         \$7,840,322.67           DEDUCT ASSETS NOT ADMITTED.           Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00         \$962,492.52           Agents' balances, representing business written prior to October 1, 1913         31,019.26           Bills receivable, past due, taken for marine, inland, and fire risks <t< td=""><th>Book value of real estate</th><td>\$698,163.62</td><td></td></t<>	Book value of real estate	\$698,163.62	
\$132,354.98 (Schedule D)		•	
Cash in company's office   1,328.84			
Deposits in trust companies and banks, not on interest	\$132,354.98 (Schedule D)	5,197,248.05	
Interest	Cash in company's office	1,328.84	
Deposits in trust companies and banks, on interest A33,070.88   Agents' balances, under three months due	Deposits in trust companies and banks, not on		
Agents' balances, under three months due 1,103,497.66 Agents' balances, over three months due 31,019.26 Bills receivable, taken for fire risks 716.60  Total ledger assets, as per balance \$7,569,162.71    NON-LEDGER ASSETS.   Accrued.	interest	75,117.80	•
Agents' balances, over three months due 31,019.26 Bills receivable, taken for fire risks 716.60  Total ledger assets, as per balance \$7,569,162.71  NON-LEDGER ASSETS. Accrued. \$169.58 Interest on mortgages \$169.58 Interest on bonds 72,255.00 Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58 Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.57  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52 Agents' balances, representing business written prior to October 1, 1913 \$1,019.26 Bills receivable, past due, taken for marine, inland, and fire risks 716.60 Book value of bonds and stocks over market value (Schedule D) \$366,653.06	• • • • • • • • • • • • • • • • • • • •	433,070.88	
Total ledger assets, as per balance \$7,569,162.71  NON-LEDGER ASSETS. Accrued.  \$169.58 Interest on mortgages \$169.58 Interest on bonds 72,255.00 Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58 Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.67  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52 Agents' balances, representing business written prior to October 1, 1913 \$1,019.26 Bills receivable, past due, taken for marine, inland, and fire risks 716.60 Book value of bonds and stocks over market value (Schedule D) \$366,653.06  Total 1,360,881.43	· ·		
Total ledger assets, as per balance \$7,569,162.71  NON-LEDGER ASSETS. Accrued. \$169.58 Interest on mortgages \$169.58 Interest on bonds 72,255.00 Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58 Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.67  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52 Agents' balances, representing business written prior to October 1, 1913 \$1,019.26  Bills receivable, past due, taken for marine, inland, and fire risks \$716.60  Book value of bonds and stocks over market value (Schedule D) \$366,653.06  Total 1,360,881.43	•	•	
NON-LEDGER ASSETS. Interest on mortgages \$169.58 Interest on bonds 72,255.00 Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58 Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.57  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52 Agents' balances, representing business written prior to October 1, 1913 \$1,019.26  Bills receivable, past due, taken for marine, inland, and fire risks 716.60  Book value of bonds and stocks over market value (Schedule D) \$366,653.05  Total 1,360,881.43	Bills receivable, taken for fire risks	716.60	
Interest on mortgages \$169.58 Interest on bonds 72,255.00 Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58 Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.67  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52  Agents' balances, representing business written prior to October 1, 1913 \$1,019.26  Bills receivable, past due, taken for marine, inland, and fire risks 716.60  Book value of bonds and stocks over market value (Schedule D) 366,653.06  Total 1,360,881.43	Total ledger assets, as per balance		<b>\$7,569,162.7</b> 1
Interest on mortgages	Non-Ledger Assets.	Accrued.	
Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58  Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.67  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52  Agents' balances, representing business written prior to October 1, 1913 \$1,019.26  Bills receivable, past due, taken for marine, inland, and fire risks 716.60  Book value of bonds and stocks over market value (Schedule D) \$366,653.05  Total 1,360,881.43	Interest on mortgages		
Rents on company's property or lease 8,899.00  Total interest and rents accrued 81,323.58  Market value of real estate over book value 189,836.38  Gross assets \$7,840,322.67  DEDUCT ASSETS NOT ADMITTED.  Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00 \$962,492.52  Agents' balances, representing business written prior to October 1, 1913 \$1,019.26  Bills receivable, past due, taken for marine, inland, and fire risks 716.60  Book value of bonds and stocks over market value (Schedule D) \$366,653.05  Total 1,360,881.43	Interest on bonds	72,255.00	•
Market value of real estate over book value	Rents on company's property or lease	8,899.00	
Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00	Total interest and rents accrued		81,323.58
Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00	Market value of real estate over book value	• • • • • • • • • • • • • • • • • • • •	189,836.38
Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00	Gross assets	• • • • • • • • • • • • • • • • • • • •	\$7,840,322.67
Cash, \$509,517.52, and all investments, not in control of trustees, \$452,975.00	, DEDUCT ASSETS NOT ADMITT	m.	
trol of trustees, \$452,975.00		·	
Agents' balances, representing business written prior to October 1, 1913	· · · · · · · · · · · · · · · · · · ·	\$962,492,52	
prior to October 1, 1913	* * *	<b>4002,002.00</b>	
Bills receivable, past due, taken for marine, inland, and fire risks       716.60         Book value of bonds and stocks over market value (Schedule D)       366,653.05         Total       1,360,881.43	, ,	31.019.26	•
and fire risks		• • •	
Book value of bonds and stocks over market value (Schedule D)	,	716.60	
Total	Book value of bonds and stocks over market value		
	(Schedule D)	366,653.05	_
Total admitted assets	Total	•••••	1,360,881.48
	Total admitted assets		\$6,479,441.24

	LIABI	LITIES.		
Gross losses adjusted and	unpaid		<b>\$</b> 78,747.53	
Gross claims for losses r	reported and	unadjusted,		
plus reserve for losses in	curred prior	o December		
31, not reported			586,211.80	
Gross claims for losses res	isted	• • • • • • • • • •	49,660.87	
Total	• • • • • • • • • • • • •	• • • • • • • • •	<b>\$714,620.20</b>	
Deduct reinsurance due or	accrued	· · · · · · · · · · · · · · · ·	131,291.72	
Net amount of unpaid	losses and cla	.ims		<b>\$</b> 583,328.48
Unearned premiums on fire	e risks	• • • • • • • • • • • • • • • • • • • •	\$4,085,003.08	
Unearned premiums on inl	land navigation	n risks	19,395.23	•
Unearned premiums on une	expired marin	e risks	90,914.47	
Total unearned premi	ums			4,195,312.78
Reserve on perpetual polic				87,209.08
Salaries, rents, expenses, l				2,410.00
Estimated federal, state, as				90,000.00
Contingent commissions or		_	•	15,300.00
<b>G</b>				
Total liabilities, excep Deposit capital required by Surplus over all liabilities	y statute		\$200,000.00 1,305,880.90	<b>\$4,973,560.34</b>
Surplus as regards po	olicy-holders .	•	•••••	1.505,880.90
Total				<b>\$6,479,44</b> 1.24
	SPECIAL.	DEPOSITS.		
(Showing deposit			all policy-holder	<b>s.</b> )
G4-4- G4 31			Market value	
State, Country, M			of deposit. \$48,860.00	liabilities. \$62,491.06
Georgia			10,000.00	138,600.08
New Mexico	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	9,500.00	12,186.63
		REMIUMS, 1918 Re.		Tara
	Risks.	RE. Premiums.	MARINE A	ND INLAND. Premiums.
In force December 31, 1912		\$7,957,003.80	\$15,179,586	\$180,125.68
Written or renewed during the year	630,180,137	6,301,790.70	668,759,528	1,454,073.84
over amount received for reinsurance		275,835.98		• • • • • •
Totals	\$1,407,143,693	\$14,534,630.43	\$683,939,114	\$1,634,199.52
Totals	523,870,857	5,639,251.54	664,764,159	1,450,294.76
In force at the end of				
In force at the end of the year 1913 Deduct amount reinsured	\$883,272,836 122,777,454	\$8,895,378.89 1,028,228.24	\$19,174,955 942,989	\$183,904.76 11,461.69
Net amount in force December 31, 1913	\$760,495,382	\$7,867,150.65	\$18,232,016	\$172,443.07
Perpetual risks not included	4.00,100,000	<b>4.,00.,200.00</b>		
Deposit premiums on same	above			\$4,544,445.00 \$96,898.98

		ATION OF FIRE	RISKS AND PREMI	TUMB.	
Yea Writt		Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913	One year or less	\$276,289,847	\$3,050,273.39	1-2	\$1,525,186.70
1912 1913	Two years	2,604,139 4,546,786	28,624.42 42,214.84	1-4 3-4 1-6	7,156.11 31,660.76
1911	1	96,540,645 107,311,262	890,037.29	1-6	148,339.55
1912 1918	Three years	107,311,262 126,635,143	977,319.20	1–2 5–6	488,659.60
1910		1.733.114	890,037.29 977,319.20 1,157,428.97 17,908.91	1-8	964,524.14 2,238.61
1911 1912	Four years	1,459,485	16,981.21	3–8	6,367.95
1913		1,569,077 1,558,524	17,198.83 17,378.88	5–8 7–8	10,749.27 15,206.52
1909 1910		22,653,359	269,078.26 288,212.88	7-8 1-10	26,907.83
1911	Five years	24,443,892 27,973,705	288,212.88 331,492.98	3-10 1-2	86,463.86 165,746.49
1912	•	27,973,705 28,147,785 83,989,526	335,586,69	7-10	234,910.69
1913 J	Over five years	88,989,526 8,040,098	898,155.94 29,258.46	9–10 pro rata	858,340.35 12.594.65
	Totals Perpetual risks	\$760,495,382 4,544,445	\$7,867,150.65 96,898.98	<b>p</b> . c . c. c	\$4,085,003.08 87,209.08
	Grand totals	\$765,039,827			\$4,172,212.16
Large			RROGATORIES.	4 1000404	
any	st gross aggregate amou where in the United Stansurance, whether the sar	ites, without an	any one nazara y deduction wha	tever for	
rein	isurance, whether the sai	ne be in admit	ted or non-admit	tted com-	\$200,000.00
<b>P</b> -11					
Gross	BUS	INESS IN CONNI	CTICUT, 1913.		Fire.
Les	s \$1,243,275.00 risks car	nceled, and \$1.	361.953.00 reinsu	rance in	\$8,571,723.00
	risks writtens \$1,243,275.00 risks car companies authorized in	Connecticut .	,		2,605,228.00
N	let risks written		• • • • • • • • • • • • • • •		\$5,966,495.00
Gross	premiums on risks writte \$ \$6,593.77 return premiu	en			\$83,944.47
Les	s \$6,593.77 return premiu ance in companies autho	ıms, and \$4,868. orized in Conne	.07 premiums for	reinsur-	11,461.84
	-				
	et premiums received			•• •• • • •	\$72,482.63
	s losses on risks rėinsure	d in companies	authorized in Co	nnecticut	\$35,748.24 746.64
N	et louges poid				\$34,996.60
	et losses paid				\$38,768.25
Less	s losses on risks reinsure	d in companies	authorised in Co		771.64
N	et losses incurred				\$37,996.61
					Marine and
					Inland.
Gross	risks written	n no no neinsure	nce in companie	s suthor-	\$55,000.00
11000	ized in Connecticut				0.00
N	et risks written				\$55,000.00
Gross	premiums on risks writter	1			
Less	premiums on risks writter \$ \$0.00 return premiums, companies authorised in	and \$0.00 pres	niums for reinsu	rance in	0.00
	companies authorized in	Ouncelled	• • • • • • • • • • • • • • • • • • • •	•••••	
Net pro	emiums received		· • • • • • • • • • • • • • • • • • • •	• • • • • • •	\$2.91 \$0.00
Losses	paidincurred				\$0.00
			oroned by the Co		Market value.
Charle	STATE AND MUNICIPAL	BONDS: —	Book valu \$39,500.0		238 400 00
Chicago	o, III., 4%, 1915		\$39,500.0	53 99	9,900.00
Clevela	nd, Ohio, 4%, 1921	• • • • • • • • • • • • • • • • • • • •	100,817,8	50 101	101,000.00 10,000.00
Georgia	a State, 44,%, 1915 a State, 31,%. 1933		10,396.6 5,348.3	30 100 35 <b>94</b>	4,700.00
Georgia	ston, S. C., 4%, 1929, o, Iil., 4%, 1915 und, Ohio, 4%, 1921 a State, 44%, 9, 1915 a State, 34%, 1933 a State, 34%, 1934		5,348.8	35 94	4,700.00

	Book value.	Rate.	Market value.
Greenville, S. C., 5%, 1942  New Mexico Territory, 4%, 1933  New York, 3½%, 1915  New York City, 8½%, 1922  New York City, 8½%, 1927  New York City, 3½%, 1952  New York City, 4%, 1955  New York City, 4%, 1955  New York City, 4%, 1957  Richmond, Oregon, 5%, 1917  Richmond, Va., 4%, 1943	10,725.50	104	10,400.00
New Mexico Territory, 4%, 1933	10,178.72 28,037.80	95 99	9,500.00 27,720.00
New York City. 846%. 1922	96,971.00	94	94,000.00
New York City, 81/2 %, 1927	96,971.00 96,726.00 96,348.70	94 92	92,000.00 85,000.00
New York City, 31/2 %, 1952	96,348.70	85	85,000.00
New York City, 4%, 1955	201,778.75	95 95	192,850.00 47,500.00
Portland. Oregon. 5%. 1917	49,437.50 51,744.36	102	51,000.00
Richmond, Va., 4%, 1943	52,532.48	93	48,360.00
RAILEOAD BONDS: -			
RAILROAD BONDS:—  Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 4%, 1941 Buffalo Railway Co., 5%, 1931 Central New England, 4%, 1961 Central New England, 4%, 1961 Central Pacific, 4%, 1949 Central Pacific, 4%, 1949 Central Pacific, 3½%, 1929 Chesapeake & Ohio, 5%, 1939 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Milwaukee & St. Paul, 5%, 1914 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago & Northwestern, 5%, 1929 Chicago & Northwestern, 7%, 1915 Chicago, Rock Island & Pacific, 6%, 1917 Chicago, Rock Island & Pacific, 6%, 1917 Chicago, Rock Island & Pacific, 4%, 1938 Chicago, Rock Island & Pacific, 4%, 1934 Chicago, Rock Island & Pacific, 4%, 1935 Denver & Rio Grande, 4½%, 1936 Denver & Rio Grande, 4%, 1936 Des Moines & Ft. Dodge, 4%, 1935 Des Moines & Ft. Dodge, 4%, 1935 Detroit United, 4½%, 1932 Erie, 7%, 1920 Great Northern-Northern Pacific, 4%, 1921	46,339.30	88	44,000.00
Baltimore & Ohio, 31/2%, 1925	39,859.30 97,265.00	88	38,720.00
Baltimore & Ohio, 4%, 1941	97,265.00	84 102	84,000.00 25,ნ00.ა0
Central New England, 4%, 1961	27,513.50 45,500.00	82	41 000 00
Central of New Jersey, 5%, 1987	52,982.55 98,245.00	114	57,000.00 92,000.00 45,500.00
Central Pacific, 4%, 1949	98,245.00	92	92,000.00
Chesanaska & Ohio 5% 1929	44,555.70 55,849.87	91 105	<b>52,500.00</b>
Chicago, Burlington & Quincy, 3½%, 1949	46.041.30	82	41,000.00
Chicago, Milwaukee & St. Paul, 5%, 1914	74,640.09 51,303.00 46,687.50	100	75,000.00
Chicago, Milwaukee & St. Paul, 5%, 1921	51,303.00	103 89	51,500.00
Chicago & Northwestern, 5%, 1929	64,304.71	105	44,500.00 68,250.00
Chicago & Northwestern, 7%, 1915	50.756.89	103	<b>51,500.</b> ია
Chicago, Rock Island & Pacific, 6%, 1917	61,692.20 48,755.00 48,181.70	105	63,000.00
Chicago, Rock Island & Pacific, 4%, 1988	48,755.00	84 72	42,000.00 36,000.00
Chicago, St. Louis & New Orleans, 5%, 1951	58,432.50	107	36,000.00 53,500.00
Cleveland C. C. & St. Louis, 4%, 1940	44,611.50	84	42,000.00
Denver & Rio Grande 416 % 1936	49,918.75 50 935 40	93 90	46,500.00 45,000.00
Denver & Rio Grande, 4%, 1936	50,935.40 50,254.40 97,597.55	82	41.000.00
Des Moines & Ft. Dodge, 4%, 1935	97,597.55	75	75,000.00 69,000.00
Erie, 7%, 1920	88,136.30 69,619.20	69 111	66,600.00
Great Northern-Northern Pacific, 4%, 1921	94,601.23	95	95,000,00
Erie, 7%, 1920 Great Northern-Northern Pacific, 4%, 1921 Illinois Central, 3½%, 1952 Indiana, Illinois & Iowa, 4%, 1950 Iowa, Minn. & Northwestern, 3½%, 1935 Kentucky Central, 4%, 1987 Lake Erie & Western, 5%, 1937 Lake Shore & Michigan Southern, 4%, 1928 Lehigh Valley of N. Y., 4½%, 1940 Lehigh Valley Terminal, 5%, 1941 Long Island, 5%, 1934 Long Island, 4%, 1949	94,601.23 47,726.00	77 87	38,500.00 21,750.00 43,000.00
Indiana, Illinois & Iowa, 4%, 1950	23,625.00 44,375.00	87 86	21,750.00
Kentucky Central. 4%. 1987	43,278.26	88	39,600.00
Lake Erie & Western, 5%, 1937	43,278.26 14,225.77	100	13.000.00
Lake Shore & Michigan Southern, 4%, 1928	24,142.30	89 101	22,250.00 50,500.00
Lehigh Valley Terminal, 5%, 1941	49,000.00 50,793.22	108	54,000.00
Long Island, 5%, 1934	52.002.41	96	54,000.00 48,000.00
Long Island, 4%, 1949	100,587.20 25,307.52	90 92	90,000.00 23,000.00
Louisville & Nashville, 6%, 1930	58,924.80	119	59,500.0ა
Louisville & Nashville, 4%, 1955	58,924.80 46,937.50	88	44,000.00 20,750.00
Michigan Central, 4%, 1929	23,562.50	83 109	20,750.00 27,250.00
Minneapolis Street. 5%. 1919	26,269.57 50,298.01	100	50.000.00
Long Island, 5%, 1934  Long Island, 4%, 1949  Louisville & Nashville, 4%, 1940  Louisville & Nashville, 6%, 1930  Louisville & Nashville, 4%, 1955  Michigan Central, 4%, 1929  Milwaukee, Lake Shore & Western, 6%, 1921  Minneapolis Street, 5%, 1919  Minn, St. Paul & Sault Ste. Marie, 4½%, 1938  Misaissinul Central, 5%, 1949	99,466.17 23,750.00	90	90,000.00 22,750.00 31,000.00
Mississippi Central, 5%, 1949	23,750.00 44,150.00	91 62	22,750.00
New Orleans Terminal, 4%, 1953	48.138.78	81	40.500.00
New York Central & Hudson River, 4%, 1984	198.791.53	86	172,000.00 39,000.00 87,800.00
New York Central & Hudson River, 3½%, 1998	*43,568.35 32,795.63 11,984.26	78 60	39,000.00
New York Railways Co., 4%, 1942	11,984.26	75	18,000.00
Norfolk & Western, 6%, 1934	59,259.62 60,221.00	120	60,000.vo
Northern Pacific 4% 1997	100,827.30	118 93	59,000.00 93,000.00
Oregon Short Line, 4%, 1929	95,051.83	89	89,000.00
Pennsylvania Co., 31/2%, 1944	95,051.83 90,708.80	83	89,000.00 83,000.00
Pennsylvania, 4½%, 1919	9,683.15 9,683.15	99 99	9,900.00 9,900.00
Pennsylvania, 4½%, 1921	9,683.15	98	9,800.00
Pennsylvania, 4½%, 1922	9,683.15	98	9,800.00
Pennsylvania, 4½%, 1923	9,683.15 48,882.58	98 97	9,800.00 48,500.0১
St. Louis Transit Co., 5%, 1924	24,279.50	70	17.500.00
St. Louis, Iron Mt. & Southern, 4%, 1929	44.086.67	76	38,000.00
St. Louis, iron Mt. & Southern, 5%, 1931	54,649.70 70,089.60	102 99	51,000.00 69,300.00
Missouri Pacific, 4%, 1945  New Orleans Terminal, 4%, 1953  New York Central & Hudson River, 4%, 1984  New York Central & Hudson River, 3½%, 1998  New York Railways Co., 5%, 1942  Norfolk & Western, 6%, 1934  Norfolk & Western, 6%, 1931  Northern Pacific, 4%, 1997  Oregon Short Line, 4%, 1997  Oregon Short Line, 4%, 1999  Pennsylvania, 4½%, 1919  Pennsylvania, 4½%, 1919  Pennsylvania, 4½%, 1919  Pennsylvania, 4½%, 1920  Pennsylvania, 4½%, 1920  Pennsylvania, 4½%, 1922  Pennsylvania, 4½%, 1923  Pennsylvania, 3½%, 1915  St. Louis, Iron Mt. & Southern, 4%, 1929  St. Louis, Iron Mt. & Southern, 5%, 1931  St. Louis Term. Cup. Sta. & Prop. Co., 4½%, 1917  FIRE—50	10,000.00	88	00,500.00
I IME UU			

	Book value.	Rate.	Market value.
St. Paul City, 5%, 1937	25,156.59	102	25,500,00
St. Paul, Minn. & Manitoba, 6%, 1933	80,911.00	119	29.750.00
South & North Alabama, 5%, 1936	26,750.00	107	26,750.00
Southern R'way Co., 5%, 1994	112,518.70	103	103,000.00
Term. R. R. Assoc. of St. Louis, 41/2 %, 1939	24,875.00	299	24.750.00
Toledo, Walhonding Valley & Ohio, 4½%, 1931	87,867.34	98	83,300.00
Toledo, Walhonding Valley & Ohio, 4½%, 1933	4.135.06	98	3,920.00
Union Pacific, 4%, 1947	86.641.39	96	96,000.00
United N. J., Rail & Canal Co., 4%, 1944	12,823,30	96	11.520.00
Wabash, 4%, 1954	47,162.50	76	38,000.00
Wantan Dennary 40 1000	50,022.38	95	47.500.00
Western Pennsylvania, 4%, 1928	50,151.50	91	45.500.00
West Shore, 4%, 2361	24.745.00	88	22,000.00
West Virginia & Pittsburgh, 4%, 1990	24, 140.00	00	22,000.00
MISCELLANEOUS BONDS:			
Mortgage Bond Co. of New York, 4%, 1966	43,875.00	85	41.650.00
N. Y. Gas & El. Light, Heat & Pow. Co., 5%, 1948.	35,216,30	102	34,680.00
Western Union Telegraph Co., 41/2 %, 1950	51,043.30	87	43.500.00
11 color color 1010g. upu col, 1/2/0, 2000 1111111	02,010.00	٠.	20,000.00
RAILROAD STOCKS:			
150 shs. Allegheny & Western	22,072.64	131	19.650.00
550 " New York, New Haven & Hartford	83,789.99	76	41,800.00
125 "Rensselaer & Saratoga	24.315.37	175	21,875.00
			,
MISCELLANEOUS STOCKS: —			
3 shs. General Adjustment Bureau, N. Y	147.00	100	150.00
1 " Southern Adjustment Bureau	50.00	100	50.00
10 "Underwriters' Salvage Company, N. Y	990.00	150	1,500.00
10 " Underwriters' Salvage Co., Chicago	989.98	100	1,000.00
Totals	\$5,197,248.05		\$4,830,595.00

# UNITED STATES BRANCH OF THE FIRE REASSURANCE COMPANY,

## PARIS, FRANCE.

### Admitted to the United States, 1911.

United States Manager, B. N. CARVALHO, 45 Lewis Street, Hartford, Conn.

Trustees, Connecticut Trust and Safe Deposit Company of Hartford, Conn.

# DEPOSIT CAPITAL.

\$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$1,198,242.75

#### INCOME.

Gross reinsurance premiums received	Fire.		
during the year	\$1,687,100.26		
Deduct return reinsurance premiums	336,409.63		•
Received for reinsurance premiun	ns	\$1,350,690.63	
Gross interest on bonds	\$42,316.94		
Gross interest on deposits	3,761.01		
Credit by certificates on \$50,000.00			
N. Y. State bonds	500.00		
Total gross interest		46,577.95	
Received from home office		25,000.00	
Total income	•••••		1,422,268.58
Sum of both amounts			\$2 620 511 33

Fire.		
Gross amount paid policy-holders		
for losses (including \$73,196.55		
occurring in previous years) \$758,364.65		
Deduct amount received for salvage 10,979.51		
Net amount paid policy-holders for losses	<b>\$</b> 747,385.14	
Expenses of adjustment and settlement of losses	9,907.29	
Commissions or brokerage	378,903.38	
Salaries, fees, and all other charges of officers,	·	
directors, trustees, and home-office employees	8,605.38	
Rents	1,818.23	
Advertising, \$319.49; printing and stationery,	•	
<b>\$6</b> 65.89	985.38	
Postage, telegrams, telephone and express	1,051.10	
Legal expenses	105.00	
Furniture and fixtures	65.00	
Maps, including corrections	2.00	
State taxes on premiums	955.42	
Insurance-department licenses and fees	1,572.70	
Federal corporation tax	692.81	
Franchise tax	890.97	
Traveling expenses	5,912.01	
<b>.</b>	87.06	
Sundry expenses		
Remitted to home office	9,757.46	
Total disbursements		1,168,696.33
Balance		\$1,451,815.00
LEDGER ASSETS.		±
Book value of bonds (Schedule D)	<b>\$</b> 1,265,814.85	
Deposits in trust companies and banks on interest Deposits in trust companies and banks on interest,	53,166.84	
in control of trustees	56,642.95	
Balances from companies, under three months due	76,190.36	
-		•
Total ledger assets, as per balance		\$1,451,815.00
NON-LEDGER ASSETS.		
Interest accrued on bonds	••••••	18,764.60
Gross assets		\$1 470 570 en
GIUSO assens	• • • • • • • • • • • • • • • • • • • •	61'21 A'01 8'00

DEDITOR	ARRETO	MOT	ADMITTED

	\$53,166.84 38,914.85	Cash not in control of trustees
92,081.69	••••••	Total
\$1,378,497.91	•••••	Total admitted assets
		LIABILITIES.
\$197,364.00 802,441.69 2,000.00 7,500.00	payable	Gross claims for losses reported and unadjusted, plu losses incurred prior to December 31, not reported Unearned premiums on fire risks
<b>\$1,009,305.69</b>	\$200,000.00	Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities
369,192.22	•••••	Surplus as regards policy-holders
<b>\$</b> 1,378,497.91	• • • • • • • • •	Total
Premiums. \$954,542.03	Risks. \$84,030,202	RISKS AND PREMIUMS, 1913. Fire.
1,687,100.26	156,817,015	In force December 31, 1912
\$2,641,642.29 1,184,652.54	\$240,847,217 108,167,391	Totals
\$1,456,989.75 0.00	\$132,679,826 0.00	In force at the end of the year 1913  Deduct amount reinsured
\$1,456,989.75	\$132,679,826	Net amount in force December 31, 1913

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

		**************************************		
Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less 1912   Two years 1913   Three years 1913   1911   1912   Four years 1913   1911   191	\$89,246,543 2.241,901 1,431,101 3,584,073 9,733,219 14,813,814 262,408 919,266 256,617 1,264,737	\$997,428.70 11,501.79 12,068.74 37,997.48 109,553.80 152,376.04 3,174.77 3,985.83 3,722.67 17,237,76	1-2 1-4 8-4 1-6 1-2 5-6 3-8 5-8 7-8	\$498,714.35 2,875.45 9,051.55 6,332.91 54,776.90 126,980.03 1,190.53 2,490.83 3,257.33 8,618.88
1912 Five years 1913 Over five years	3,461,584 5,462,537 2,026	44,777.00 62,839.64 326.03	7–10 9–10 pro rata	31,343.90 56,555.68 253.35
. Totals	\$132,679,826	\$1,456,989,75		\$802.441.69

## GENERAL INTERROGATORIES.

\$20,000.00

BUSINESS IN CONNECTICUT, 1913.  Gross risks received	nies	Fire. \$1,841,484.00 462,732.00
Net risks received		\$1.378,702.00
Gross reinsurance premiums on risks received		\$17,423.17
Less \$3,161.77 return premiums, and \$0.00 premiums for reinsurs in companies authorized in Connecticut	ince	3,161.77
Net premiums received		\$14,261.40
Losses paid		\$8,665.71
Less losses on risks reinsured in companies authorized in Connect	icut	0.00
Net losses paid		\$8,665.71
Losses incurred		• •
Less losses on risks reinsured in companies authorized in Connect		\$8,031.71 0.6)
Net losses incurred	• • •	\$8,031.71
Cleveland, Ohio, 414 %, 1928       \$53,497.55         Cincinnati, Ohio, 31/2 %, 1936       47,647.22         New York City, 41/4 %, 1960       70,963.69         New York City, 41/4 %, 1960       131,789.79         New York City, 41/4 %, 1960       202,753.47	19. 104 95 100 100 100 104 96	Market value. \$52,000.00 47,500.00 70,000.00 130,000.00 200,000.00 10,400.00 48,000.00
RAILBOAD BONDS: -		
Atchison, Topeka & Santa Fé. 4%, 1995 71,787.50	93	69,750.00
Alantic Coast Line, 4%, 1952	91 92	45,500.00
Baltimore & Ohio, 4%, 1948       46,850.00         Baltimore & Ohio, 3½%, 1925       23,023.75	90	46,000.00 22,500.00
Chesapeake & Ohio, 41/2 %, 1992	93	46,500.00
Chicago, Burlington & Quincy, 31/2%, 1949 21,281.25	82	20,500,00
Erie, 4%, 1996	83	20,750.00
	101	50,500.00
Louisville & Nashville, 4%, 1940	92	69,000.00
New York, Westchester & Boston, 41/2%, 1946 49,279.38	79	39,500.00
Northern Pacific, 4%, 1997	93 94	46,500.00 23,500.00
Oregon R. R. & Navigation Company, 4%, 1946	91	45.500.00
	103	25.750.00
Texas & Pacine, 5%, 2000	101	25,250.00
Union Pacific, 4%, 1947 73,531.25	96	72,000.09
Totals		\$1,226,900.00

## UNITED STATES BRANCH OF THE GENERAL FIRE ASSURANCE COMPANY,

#### PARIS, FRANCE.

Admitted to the United States, 1910.

United States Manager, FRED S. JAMES & Co., 123 William Street, New York City.

Trustees, CENTRAL TRUST COMPANY, New York City.

## DEPOSIT CAPITAL.

\$200,000.00.

### INCOME.

Fire.

\$354,013.84

Gross prems. received during the year \$801,201.46 Deduct reinsurance,

\$286,908.74

and return premiums,

\$160,278.88 ...... 447,187.62

Received for premiums ..... Gross interest on bonds ...... \$27.118.33

Gross interest on deposits ..... 966.11

Total gross interest ..... 28.084.44 Received from home office ..... 20,002.99

Total income ..... 402,101.27

Sum of both amounts ..... \$1,238,862.66

#### DISBURSEMENTS.

Fire.

Gross amount paid policy-holders

for losses (including \$39,534.84

\$393,241.19 occurring in previous years) ....

Deduct amount received for salvage, \$4,915.11

for reinsurance in other companies,

\$188,936.21

and for discount,

194,172.46 **\$**321.14 ......

Net amount paid policy-holders for losses .... \$199,068.73

Expenses of adjustment and settlement of losses 2,867.56	
Commissions or brokerage	
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees 539.99	
Advertising, \$1,504.51; printing and stationery.	
\$35.50 1,540.01	
Legal expenses	
Underwriters' boards and tariff associations 13,227,58	
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses 4,614.16	
State taxes on premiums	
Insurance-department licenses and fees 3,572.80	
County and municipal taxes	
Remitted to home office	
Total disbursements	384,194.67
Town and a company of the company of	
Balance	\$854,667.99
LEDGER ASSETS.	
Book value of bonds (Schedule D) \$679,956.25	
Deposits in trust companies and banks not on in-	
terest 26,493.72	
Deposits in trust companies and banks on interest 55,000.00	
Agents' balances, under three months due 64,910.69	
Agents' balances, over three months due 818.03	
Reinsurance recoverable on paid losses 27,489.30	
-	
Total ledger assets, as per balance	\$854,667.99
NON-LEDGER ASSETS.	
Interest accrued on bonds	9,384.55
	0004 050 54
Gross assets	\$864,062.54
DEDUCT ASSETS NOT ADMITTED.	
Cash not in control of trustees	
Agents' balances, representing business written	
prior to October 1, 1913	
Book value of bonds over market value (Sched. D) 21,886.25	
DOOR VALUE OF DOUGH OVER MATRIC VALUE (DOUGH D)	
Total	104,198.00
•	
Total admitted assets	\$759,854.54

T.T	<b>A</b> 1	RT	T.T	ייד	ES.
	_	DI.		. д ј	LEO.

Gross losses adjusted a	nd unpaid		\$22,721.44	
Gross claims for losse	es reported and unad	liusted.	<b>7,</b>	
plus reserve for losse	s incurred prior to De	cember		
31, not reported	- • • • • • • • • • • • • • • • • • • •		39,721.56	
Gross claims for losses	resisted		3,525.00	
		-	-,	•
Total			\$65,968.00	•
Deduct reinsurance due	or accrued		19,071.03	
		_		
Net amount of unp	aid losses and claims			\$46,896.97
Unearned premiums on	fire risks			343,497.16
Estimated federal, state	e, and other taxes, he	reafter pa	vable	7,000.00
Contingent commissions	or other charges due	or accru	ed	6,666.98
Funds held under reins	urance treaties		•••••	3,794.34
	cept deposit capital .			<b>\$407</b> ,855.45
Deposit capital required	by statute	• • • • •	\$200,000.00	
Surplus over all liabili	ties	• • • • •	151,999.09	
Surplus as regards	policy-holders			351,999.09
Total				\$759,854.54
				<b>4</b> ,55,652.52
	RISKS AND PREMIU	MS, 1918.		
	Fire.		Risks.	Premiums.
In force December 31, 191 Written or renewed durin	2		\$67,535,069 85,232,057	\$653,478.46 801,201.46
		_	\$152,767,126	
Totals Deduct those expired and	marked off as termina	ted	63,296,477	\$1,454,679.92 606,537.62
In force at the end of	the year 1913		\$89,470,649	\$848,142.30
Deduct amount reinsured			22,711,348	214,429.83
Net amount in force	December 31, 1913	• • • • • • •	\$66,759,301	\$633,712.47
RECAL	PITULATION OF FIRE RIS	KS AND P	REMIUMS.	
Year	Gı	ross premit	ıms	Premiums
Written. Term.	Amount.	charged.		unearned.
1913 One year or less	\$36,207,089 102,507	\$343,466 943	.11 1-4	\$171,733.15 235.78
1913   Two years 1911	359,533 5,338,903	2,943 46.646		2,207.81 7,774.34
1912 } Three years	8,267,511	74,821	.28 1-2	87,160.64
1913   1910	8,395,049 8,750	71,445 146	.42 5 <del>-6</del> .39 1-8	59,537.85 18.30
1911 1912   Four years	4,583 89,750 9,307	58	.13 3-8	21.81
	05,100	851 43	.22 5–8 .39 7–8	219.50 37.97
1913	9,307	43		
1913   1909	0.00	0	.00 1–10	0.00
1913   1909   1910   1911   Five years	0.00 237,117 2.111.240	4,212 25,348	.00 1-10 .01 8-10 .59 1-2	0.00 1,263.60 12,674.29
1913 1909 1910 1911 Five years 1912	0.00 237,117 2,111,240 8,220,496	0	.00 1-10 .01 3-10 .59 1-2 .09 7-10	0.00 1,263.60 12,674.29 23,804.26
1913   1909   1910   1911   Five years	0.00 237,117 2.111.240	4,212 25,848 34,006	.00 1-10 .01 8-10 .59 1-2 .09 7-10 .84 9-10	0.00 1,263.60 12,674.29

### GENERAL INTERROGATORIES.

\$633,712.47

14.500 \$66,759,301

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-

Totals

\$40,000.00

\$348,497.16

Business in Connecticu	Fire.		
Gross risks written	<b>\$1,817,803</b> .00,		
panies authorized in Connecticut	Leinsulance in		559,830.00
Net risks written			\$1,257,473.00
Gross premiums on risks written Less \$3,070.82 return premiums, and \$1,660.15 p.		·	\$19,265.30
Less \$3,070.82 return premiums, and \$1,660.15 p. ance in companies authorized in Connecticu	remiums for re	insur-	4,730.97
Net premiums received			\$14,534.33
Losses paid			\$5,241.01
Less losses on risks reinsured in companies authorises	orized in Conn	ecticut	2,498.88
Net losses paid			\$2,742.18
Losses incurred			\$5,527.71
Less losses on risks reinsured in companies auth-	orized in Conn	ecticut	2,388.23
Net losses incurred			\$3,139.48
Schedule D. Bonds owned by			
MUNICIPAL BONDS: —	Book value.	Rate.	Market value.
Cincinnati, Ohio, 31/4%, 1925	\$71,225.00	97	\$71,780.00
Cincinnati, Ohio, 3¼%, 1936	29,062.50 30,850.00	95 96	29,450.00 29,760.00
New York City, 4%, 1959	169,150.00	96	163,200.00
New York City, 4%, 1957	9,468.75	96	9,600.00
RAILBOAD BONDS:			
Baltimore & Ohio, 31/2 %, 1925	89,180.00	90	88,200.00
Baltimore & Ohio, 31/2 %, 1925	9,100.00	90	9,000.00
Central New England, 4%, 1961	4,575.00	82	4,100.00
Central New England, 4%, 1961	18,300.00	82	16,400.00
Chicago, Burlington & Quincy, 31/2%, 1949	49,000.00	82	45,920.00
Illinois Central, 4%, 1955	23,375.00	90	22,500.00
Milwaukee, Sparta & North Western, 4%, 1947	23,250.00	91 90	22,750.00 99.000.00
Southern Pacific, 4%, 1955	103,950.00 49,470.00	90 91	46.410.00
Union Pacine, 470, 2000	70,410.00		40,410.00
Totals	\$679,956.25		\$658,070.00

# UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY,

## HAMBURG, GERMANY.

## Admitted to the United States, 1858.

United States Manager, H. N. KELSEY, 123 William St., New York City.

Trustees, William Schall, Jr., Henry R. Kunhardt, John Achelis, Henry A. Caesar, Gustav Schwab, of New York.

DEPOS	IT CAPITAL.		
\$20	0,000.00.		
Amount of ledger assets December 31,	, 1912	•••••	\$1,945,922.08
IN	ICOME.		
	Fire.		
Gross prems. received during the year	\$2,182,546.38		
Deduct reinsurance,			
<b>\$</b> 556,266.90		ė	
and return premiums,			
<b>\$</b> 326,364.45	882,631. <b>35</b>		
5		** ***	
Received for premiums		<b>\$1,299,915.03</b>	
Gross interest on collateral loans			
Gross interest on bonds			
Gross interest on deposits	587.32		
Gross interest on unlisted assets			
(Schedule X)	190.00		
Total gross interest		69,964.41	
Received from home office		. 10,527.36	
Agents' balances previously charged of	ff	123.31	
Gross profit on sale or maturity of led	ger assets, viz.:	<b>!</b>	
Bonds		1,087.50	•
Gross increase, by adjustment, in bledger assets, viz.:		·	
Bonds	• • • • • • • • • • • • • • • • • • • •	250.00	
Total income			1,381,867.61



Fire.		
Gross amount paid policy-holders		
for losses (including \$125,766.48		
occurring in previous years) \$1,103,617.61		
Deduct amount received for salvage,	•	
\$7,244.49		
for reinsur. in other companies,		
\$335,922.69		
and for discount,		
<b>\$</b> 533.18		
N.A. amanda maid malim haldon for large	<b>AFFO 03 F 05</b>	
Net amount paid policy-holders for losses	\$759,917.25	
Expenses of adjustment and settlement of losses	24,378.96	
Commissions or brokerage	228,069.29	
Allowances to local agencies for miscellaneous	000 50	
agency expenses	369.53	
Salaries, \$60,265.99, and expenses, \$22,672.29, of		
special and general agents	82,938.28	
Salaries, fees, and all other charges of officers,	00.014.15	
directors, trustees, and home-office employees	96,014.17	
Rents	22,433.85	
Advertising, \$4,257.07; printing and stationery,	10 700 00	
\$9,533.56	13,790.63	
Postage, telegrams, telephone and express	13,516.41	
Legal expenses	1,564.64	
Furniture and fixtures	3,113.34	
Maps, including corrections	7,003.54	
Underwriters' boards and tariff associations	21,835.51	
Fire department, fire patrol and salvage corps	** ***	•
assessments, fees, taxes, and expenses	11,505.67	
Inspections and surveys	6,781.77	
State taxes on premiums	33,639.50	•
Insurance-department licenses and fees	8,417.24	
State licenses	1,260.00	
City and county licenses	6,031.49	
City and county taxes and fees	1,416.15	•
Premiums on surety bonds of employees	729.33	
Exchange	304.90	
Subscriptions to periodicals	275.66	
Commercial agency	1,482.27	
Remitted to home office	5,855.94	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	2,296.88	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds	24,238.75	
Total disbursements		1,379,180.96
Balance		\$1,948,608.74

LEDGER ASSETS.  Book value of bonds (Schedule D)	,628,168.67 51,966.67 261,738.04 6,735.36	
Total ledger assets, as per balance	•••••	\$1,948,608.74
Non-Ledger Assets.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	23,500.21
Gross assets		\$1,972,108.95
DEDUCT ASSETS NOT ADMITTED.		
Cash not in control of trustees	<b>\$</b> 46,966.67	
prior to October 1, 1913	6,735.36	
Book value of bonds over market value (Schedule D)	21,358.67	
Total		75,060.70
Total admitted assets	•••••	\$1,897,048.25
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December 31, not reported	<b>\$</b> 141,300.00	
Gross claims for losses resisted	29,300.00	
Total  Deduct reinsurance due or accrued	\$170,600.00 54,145.00	
Net amount of unpaid losses and claims Unearned premiums on fire risks	or accrued	\$116,455.00 1,232,415.29 7,500.00 27,500.00
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities	\$200,000.00 313,177.96	\$1,383,870.29
Surplus as regards policy-holders		513,177.96
Total		\$1,897,048.25
Special Deposits.		
(Showing deposits not held for protection of all		
State, Country, Municipality, Etc.	or deposit.	Corresponding liabilities.
Georgia North Carolina Virginia	\$10,225.00 10,000.00 31,505.00	\$40,374.75 18,728.44 65,202.93

	Risks and Premius	мв, 1913.	Risks.	Premiums.
In force December 31, 191 Written or renewed during Excess of original premiu	9	ived for	\$269,031,945 190,236,873	\$3,130,285.45 2,182,546.38
reinsurance	······································			6,874.36
Totals Deduct those expired and	marked off as termina	ted	\$459,268,818 170,346,714	\$5,319,706.19 2,037,366.81
In force at the end of Deduct amount reinsured	the year 1913		\$288,922,104 75,182,361	\$3,282,339.88 910,552.33
Net amount in force I	December 31, 1913	: ¯	\$213,739,743	\$2,371,787.05
RECAP	ITULATION OF FIRE RIS	KS AND PE	EMIUMS.	
Year Written. Term.	Amount.	ross premiu charged.	ms Unearned.	Premiums unearned.
1913 One year or less		\$772,603		\$396,301.72
1919)	\$63,112,008 271,738 328,568	2,491 2,131	.28 1-4 .13 3-4	622.82
1913 Two years	323,568	2,131	.13 3 <del>-4</del> .57 1-6	1,598.35
1911   1912   Three years	85,229,131 38,519,911	848,058 386,585		58,009.76 193,292.90
1913	43,456,979	414.197	.06 5–6	845,164.22
1910	231,840 224,148	2,253 2,450	.64 1–8 .25 3–8	281.71
1911 1912 Four years	279,895	2,450 2,809	.04 5-8	918.84 1,755.65
1913	252,840	2,349	.71 7-8	2,056.00
1909	4 131 574	63,144	73 1-10	6,314.47
1910   1911 } Five years	4,144,910 8 773 480	69,341. 91 998	.61 3-10 25 1_9	20,802.48 45,698.18
1912	4,744,915 6,773,480 7,857,857	69,341 91,396 105,894	.61 3-10 .35 1-2 .10 7-10	74,125.87
1913 J	8,329,859	106,080	.35 9–10	95,472.32
Totals	\$213,739,743	\$2,371,787	.05	\$1,232,415.29
Largest gross aggregate	amount insured in a		Pared Basetad	
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	States, without any e same be in admitted	deduction or non-ac	whatever for dmitted com-	\$100,000.00
anywhere in the United reinsurance, whether the panies?		• • • • • • • • • •	Answer	\$100,000.00 , Fire.
panies?	Business in Connect	лс <del>от</del> , 1913	<i>Answer</i>	,
gross risks written Less \$266.896.00 risks c	Business in Connect	ncur, 1913	Answer	Fire.
gross risks written Less \$266,896.00 risks c panies authorized in Net risks written	Business in Connect anceled, and \$260,242. Connecticut	ncur, 1913	Answer	Fire. \$2,556,930.00
gross risks written Less \$266,896.00 risks c panies authorized in Net risks written	Business in Connect anceled, and \$260,242. Connecticut	ncur, 1913	Answer	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69
Gross risks written  Less \$266,896.00 risks of panies authorized in Net risks written  Gross premiums on risks w Less \$2,029.88 return g surance in companier	Business in Connect anceled, and \$260,242.0 Connecticut	76 premiur	nce in com-	\$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return p surance in companies	Business in Connect anceled, and \$260,242. Connecticut ritten rremiums, and \$3,066. s authorized in Connecti	78 premius	nce in com-	\$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return p surance in companies	Business in Connect anceled, and \$260,242. Connecticut ritten ritten premiums, and \$3,066. s authorized in Connecti	TCUT, 1913 00 reinsurs 78 premius		\$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return p surance in companies Net premiums received Losses paid	Business in Connect anceled, and \$260,242. Connecticut ritten ritten premiums, and \$3,066. s authorized in Connecti	78 premiur	ms for rein-	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return p surance in companies Net premiums received Losses paid	Business in Connect anceled, and \$260,242. Connecticut  ritten  remiums, and \$3,066. s authorized in Connecti	78 premius	ms for rein-	\$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94
Gross risks written Less \$266,896.00 risks or panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return p surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Less losses on risks rein	Business in Connect anceled, and \$260,242. Connecticut  ritten  remiums, and \$3,066. s authorized in Connecti	78 premiu	ms for rein-	Fire. \$2,556,930.00 527,136.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r Surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Less losses on risks rein Net losses incurred Net losses incurred	Business in Connect anceled, and \$260,242.4 Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au	78 premiur	ms for rein-	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94
Gross risks written Less \$266,896.00 risks or panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Less losses on risks rein Net losses incurred Sched	Business in Connect anceled, and \$260,242.4 Connecticut  ritten ritten remiums, and \$3,066. s authorized in Connecti sured in companies au isured in companies au isured in companies au	78 premiuricut	ms for rein- a Connecticut a Connecticut	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.59 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein- Connecticut Connecticut npany. value. Rate.	Fire. \$2,556,930.00 527,136.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41  Market value.
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein-  Connecticut  Connecticut  Repany.  value. Rate.	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,7494.11 \$12,928.35 568.94 \$12,359.41
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein- Connecticut Connecticut Repany. Value. Rate. 100.00 100 100.00 98	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41 Market value. \$10,000.00 9,800.00
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein-  Connecticut  Connecticut  Connecticut  Repany.  value. Rate. 100.00 100 100.00 98 100.00 97 156.25 97	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41  Market value. \$10,000.00 9,800.00 4,850.00 48,550.00
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein- Connecticut Connecticut Connecticut Rate. 100.00 100 100.00 98 100.00 97 156.25 97	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41  Market value. \$10,000.00 9,800.00 4,850.00 4,850.00
Gross risks written Less \$266,896.00 risks c panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Losses incurred Losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein-  """ Connecticut  "" Connecticut  """ Connecticut	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41  Market value. \$10,000.00 9,800.00 4,850.00 68,300.00 26,100.00 26,100.00 26,100.00
Gross risks written Less \$266,896.00 risks or panies authorized in Net risks written Gross premiums on risks w Less \$2,029.88 return r surance in companies Net premiums received Losses paid Less losses on risks rein Net losses paid Less losses on risks rein Net losses incurred Sched	Business in Connect anceled, and \$260,242. Connecticut  ritten remiums, and \$3,066. s authorized in Connecti issured in companies au issured in companies au issured in companies au	78 premiur cut	ms for rein- Connecticut Connecticut Connecticut Rate. 100.00 100 100.00 98 100.00 97 156.25 97	Fire. \$2,556,930.00 527,138.00 \$2,029,792.00 \$27,772.69 5,096.66 \$22,676.03 \$12,293.35 543.94 \$11,749.41 \$12,928.35 568.94 \$12,359.41  Market value. \$10,000.00 9,800.00 4,850.00 4,850.00

	Book value.	Rate.	Market value.
New York City, 41/2 %, 1957	<b>52,5</b> 00.00	104	52,000.00
Providence, R. I., 4%, 1923	24,750.00	99	24,750.00
Richmond, Va., 5%, 1922	15,600.00	103	15,450.00
Richmond, Va., 4%, 1924	12,250.00	96	12,000.00
Richmond, Va., 4%, 1926	3,430.00	96	8.360.00
2000000000, (0.) 1/0, 2020 11/11/11/11/11/11/11	0,200.00	•	0,000.00
RAILROAD BONDS: -			
Atchison, Topeka & Santa Fé, 4%, 1995	48,500.00	93.	46,500.00
Baltimore & Ohio, 31/2 %, 1925	46,000.00	90	45,000.00
Beech Creek, 4%, 1936	19,535.00	95	19,000.00
Boston & Providence, 4%, 1918	29,437.50	97	29,100.00
Buffalo & Susquehanna, 4%, 1951	27,300.00	50	85,000.00
Central of Georgia, 5%, 1945	33,300.00	105	31,500.00
Central Pacific, 4%, 1949	47,500.00	92	46,000.00
Chesapeake & Ohio, 5%, 1939	32,893.75	105	31,500.00
Chicago & Alton, 31/4 %, 1950	19,200.00	54	16,200.00
Chicago, Burlington & Quincy, 4%, 1949	24.311.00	93	23,250.00
Chicago, Milwaukee & St. Paul, 5%, 1921	31.500.00	103	30,900.00
Chicago, Milwaukee & St. Paul, 5%, 1914	20,200.00	100	20,000.00
Cincin., Indianapolis, St. Louis & Chic., 4%, 1936	24,250.00	92	23,000.00
Denver & Rio Grande, 4%, 1938	41,827.00	82	41.000.00
East Tennessee, Virginia & Georgia, 5%, 1956	31,265.00	105	31.500.00
Erie, 4%, 1996	43.500.00	83	41.500.00
Hocking Valley, 41/2 %, 1999	50.100.00	97	
Illinois Central, 3½%, 1951			48,500.00
Lake Erie & Western, 5%, 1937	45,000.00 31.800.00	83	41,500.00
Lake Erie & Western, 5%, 1831		100	30,000.00
Long Island, 5%, 1931	32,700.00	105	81,500.00
Louisiana & Arkansas, 5%, 1927	18,600.00	87	17,400.00
Louisville & Nashville, 5%, 1937	30,300.00	106	81,800.00
Missouri, Kansas & Texas, 4%, 1990	45,480.00	88	44,000.00
Missouri Pacific, 5%, 1917	9,900.00	95	9,500.00
Norfolk & Western, 4%, 1996	29,100.00	94	28,200.00
Northern Pacific, 4%, 1997	26,512.00	93	27,900.00
Oregon Railway & Navigation Co., 4%, 1946	37,600.00	91	36,400.00
Oregon Short Line, 5%, 1946	21,800.00	106	21,200.00
Pennsylvania, 41/2 %, 1921	30,900.00	100	80,000.00
Pennsylvania, 4%, 1943	15,225.00	99	14,850.00
Pennsylvania, 5%, 1919	10,600.00	103	10,300.00
Pittsburgh, Cin., Chic. & St. Louis, 41/2 %, 1940	31,200.00	100	30,000.00
Read. Co., & The Phil. & Read. C. & I. Co., 4%, 1997	48,483.75	93	46,500.00
St. Louis & San Francisco, 5%, 1931	25,930.00	100	25,000.00
St. Paul, Minneapolis & Manitoba, 41/2%, 1933	30,182.30	101	30,300.00
Scioto Valley & New England, 4%, 1989	31,250.00	89	35,600.00
Union Pacific, 4%, 1947	<b>29,550.00</b>	96	28,800.00
Wabash, 5%, 1939	51,294.00	102	51,000.00
Totals	\$1,628,168.67		\$1,606,810.00

Cabadula W Wullahad Assah

Schedule A. Unitsted Assets.						
			ate charged off om statement.	Par value.	Actual cost.	Market value Dec. 31, 1913.
10	shs.	Und'w. Salv. Co., N. Y.	Never in	\$1.000.00	\$1,000.00	\$1,000.00
10	44	Und'w. Salv. Co., Chic.	Never in	1.000.00	1.000.00	1,000.00
-6	**	Gen. Adj. Bureau, N. Y.	Never in	150.00	150.00	150.00
2	**	So. Adi. Bur., Atla., Ga.	Never in	100.00	100.00	100.00
3	44	So. Adj. Bur., Atla., Ga.	Never in	150.00	150.00	150.00
		Totals		\$2.550.00	\$2,550,00	\$2.550.00

# UNITED STATES BRANCH OF THE LAW UNION AND ROCK INSURANCE COMPANY,

#### LONDON, ENGLAND.

Admitted to the United States, July, 1897.

United States Managers, Hall & Henshaw, 49 John Street, New York City.

Trustees, Union TRUST COMPANY, of New York.

# 

INC	COME.	
	Fire.	
Gross prems. received during the year	\$762,279.73	
Deduct reinsurance,		
\$135,796.13		
and return premiums,		
\$177,673.05	313,469.18	
Received for premiums		\$448,810.55
Gross interest on bonds and divi-		
dends on stocks	\$30,068.42	
Gross interest on deposits	568.78	
Total gross interest	• • • • • • • • • • • • • • • • • • • •	30,637.20
Received from home office		438,759,39

# DISBURSEMENTS.

Gross amount paid policy-holders for losses (including \$51,016.28	4000.050.03
occurring in previous years)  Deduct amount received for salvage, \$4,584.10	\$336,259.31
for reinsur. in other companies, \$61,971.69	66,555.79

Agents' balances previously charged off ......

Net amount paid policy-holders for losses .... \$269,703.52

Total income .....

Sum of both amounts .....

166.19

918,373.33

\$1,906,831.15

Expenses of adjustment and settlement of losses   9,281.70			
Allowances to local agencies for miscellaneous agency expenses 67.03  Salaries, 88,100.00, and expenses, \$7,641.03 of special and general agents 15,741.03  Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees 35,199.05  Rents 5,958.68  Advertising, \$643.50; printing and stationery, \$7,086.08 7,729.58  Postage, telegrams, telephone and express 4,667.07  Legal expenses 40.48  Furniture and fixtures 1,253.08  Maps, including corrections 3,630.48  Underwriters' boards and tariff associations 6,859.96  Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 5,195.28  Inspections and surveys 1,330.95  State taxes on premiums 8,341.24  Insurance-department licenses and fees 3,434.14  Municipal licenses and fees 3,434.14  Municipal licenses and fees 3,434.14  Municipal licenses and repairs 97.00  Exchange 107.71  Subscriptions 665.60  Typewriters and repairs 363.65  Membership fees and dues 251.28  Auditors' fees 575.00  Bradstreet's 226.67  Insurance on furniture 108.27  Insurance on freight 13.50  Adding machines 596.26  Rent of safe 30.00  Remitted to home office 55,379.69  Agents' balances charged off 57.81  Total disbursements 523,986.27  Balance \$1,382,844.88		· · · · · · · · · · · · · · · · · ·	•
Salaries, \$8,100.00, and expenses, \$7,641.03 of special and general agents   15,741.03		86,255.11	
Salaries, \$8,100.00, and expenses, \$7,641.03 of special and general agents       15,741.03         Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees       35,199.05         Rents       5,958.68         Advertising, \$643.50; printing and stationery, \$7,086.08       7,729.58         Postage, telegrams, telephone and express       4,667.07         Legal expenses       40.48         Furniture and fixtures       1,253.08         Maps, including corrections       3,630.48         Underwriters' boards and tariff associations       6,859.96         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       5,195.28         Inspections and surveys       1,330.95         State taxes on premiums       8,341.24         Insurance-department licenses and fees       33,44.14         Municipal licenses and fees       357.61         Premium on bonds       113.74         Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       365.6         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27 <td><u> </u></td> <td>27.00</td> <td></td>	<u> </u>	27.00	
Special and general agents   15,741.03	Salarica \$9,100,00 and auraneas \$7,641,09 at	67.03	
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees         35,199.05           Rents         5,958.68           Advertising, \$643.50; printing and stationery, \$7,086.08         7,729.58           Postage, telegrams, telephone and express         4,667.07           Legal expenses         4048           Furniture and fixtures         1,253.08           Maps, including corrections         3,630.48           Underwriter's boards and tariff associations         6,859.96           Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses         5,195.28           Inspections and surveys         1,330.95           State taxes on premiums         8,341.24           Insurance-department licenses and fees         357.61           Premium on bonds         113.74           Light         97.00           Exchange         107.71           Subscriptions         665.60           Typewriters and repairs         363.65           Membership fees and dues         251.28           Auditors' fees         575.00           Bradstreet's         226.67           Insurance on freight         13.50           Adding machines         353.50           Office repairs, towel supply, water, ic		15 747 00	
directors, trustees, and home-office employees 5,5199.05 Rents 5,958.08 Advertising, \$643.50; printing and stationery, \$7,086.08 7,729.58 Postage, telegrams, telephone and express 4,667.07 Legal expenses 4048 Furniture and fixtures 1,253.08 Maps, including corrections 3,630.48 Underwriters' boards and tariff associations 6,859.96 Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 5,195.28 Inspections and surveys 1,330.95 State taxes on premiums 8,341.24 Insurance-department licenses and fees 3,434.14 Municipal licenses and fees 357.61 Premium on bonds 113.74 Light 97.00 Exchange 107.71 Subscriptions 665.00 Typewriters and repairs 363.65 Membership fees and dues 251.28 Aduditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 506.26 Rent of safe 30.00 Remitted to home office 55,379.69 Agents' balances charged off 57.81  LEDGER ASSETS. Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75		15,741.03	
Rents       5,958.68         Advertising, \$643.50; printing and stationery, \$7,086.08       7,729.58         Postage, telegrams, telephone and express       4,667.07         Legal expenses       40.48         Furniture and fixtures       1,253.08         Maps, including corrections       3,630.48         Underwriters' boards and tariff associations       6,859.96         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       5,195.28         Inspections and surveys       1,330.95         State taxes on premiums       8,341.24         Insurance-department licenses and fees       34.24.14         Municipal licenses and fees       357.61         Premium on bonds       113.74         Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remit		25 100 OF	•
Advertising, \$643.50; printing and stationery, \$7,086.08		•	
\$7,086.08	Advertising \$843.50. printing and stationers	9,895.05	
Postage, telegrams, telephone and express		7 790 59	
Legal expenses		•	
Furniture and fixtures 1,253.68 Maps, including corrections 3,630.48 Underwriters' boards and tariff associations 6,859.96 Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 5,195.28 Inspections and surveys 1,330.95 State taxes on premiums 8,341.24 Insurance-department licenses and fees 3,434.14 Municipal licenses and fees 357.61 Premium on bonds 113.74 Light 97.00 Exchange 107.71 Subscriptions 665.60 Typewriters and repairs 363.65 Membership fees and dues 251.28 Auditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 596.26 Rent of safe 30.00 Remitted to home office 55,379.69 Agents' balances charged off 57.81  LEDGER ASSETS. Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75			
Maps, including corrections       3,630.48         Underwriters' boards and tariff associations       6,859.96         Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses       5,195.28         Inspections and surveys       1,330.95         State taxes on premiums       8,341.24         Insurance-department licenses and fees       344.14         Municipal licenses and fees       357.61         Premium on bonds       113.74         Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Additors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.			
Underwriters' boards and tariff associations Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 5,195.28 Inspections and surveys 1,330.95 State taxes on premiums 8,341.24 Insurance-department licenses and fees 3,434.14 Municipal licenses and fees 357.61 Premium on bonds 113.74 Light 97.00 Exchange 107.71 Subscriptions 665.60 Typewriters and repairs 363.65 Membership fees and dues 251.28 Auditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 596.26 Rent of safe 55,379.69 Agents' balances charged off 55,379.69 Agents' balances charged off 57.81  LEDGER ASSETS. Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75		•	
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses 5,195.28 Inspections and surveys 1,330.95 State taxes on premiums 8,341.24 Insurance-department licenses and fees 3,434.14 Municipal licenses and fees 357.61 Premium on bonds 113.74 Light 97.00 Exchange 107.71 Subscriptions 685.60 Typewriters and repairs 363.65 Membership fees and dues 251.28 Auditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 596.26 Rent of safe 30.00 Remitted to home office 55,379.69 Agents' balances charged off 57.81  LEDGER ASSETS. Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75	• •	•	
Assessments, fees, taxes, and expenses   5,195.28		0,000.00	
Inspections and surveys		5 195 28	
State taxes on premiums		•	
Insurance-department licenses and fees   3,434.14	<u> </u>		
Municipal licenses and fees       357.61         Premium on bonds       113.74         Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75	-		
Premium on bonds       113.74         Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75		•	
Light       97.00         Exchange       107.71         Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75	•		
Exchange 107.71 Subscriptions 665.60 Typewriters and repairs 363.65 Membership fees and dues 251.28 Auditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 596.26 Rent of safe 30.00 Remitted to home office 55,379.69 Agents' balances charged off 57.81  Total disbursements 523,986.27  Balance \$1,382,844.88  LEDGER ASSETS.  Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75			
Subscriptions       665.60         Typewriters and repairs       363.65         Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75			
Typewriters and repairs 363.65  Membership fees and dues 251.28  Auditors' fees 575.00  Bradstreet's 226.67  Insurance on furniture 108.27  Insurance on freight 13.50  Adding machines 353.50  Office repairs, towel supply, water, ice and minor expenses 596.26  Rent of safe 30.00  Remitted to home office 55,379.69  Agents' balances charged off 57.81  Total disbursements 523,986.27  Balance \$1,382,844.88  LEDGER ASSETS.  Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75			
Membership fees and dues       251.28         Auditors' fees       575.00         Bradstreet's       226.67         Insurance on furniture       108.27         Insurance on freight       13.50         Adding machines       353.50         Office repairs, towel supply, water, ice and minor expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75	<del>-</del>		
Auditors' fees 575.00 Bradstreet's 226.67 Insurance on furniture 108.27 Insurance on freight 13.50 Adding machines 353.50 Office repairs, towel supply, water, ice and minor expenses 596.26 Rent of safe 30.00 Remitted to home office 55,379.69 Agents' balances charged off 57.81  Total disbursements 523,986.27 Balance \$1,382,844.88  LEDGER ASSETS.  Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D) \$1,266,575.75		251.28	
Bradstreet's         226.67           Insurance on furniture         108.27           Insurance on freight         13.50           Adding machines         353.50           Office repairs, towel supply, water, ice and minor expenses         596.26           Rent of safe         30.00           Remitted to home office         55,379.69           Agents' balances charged off         57.81           Total disbursements         523,986.27           Balance         \$1,382,844.88           LEDGER ASSETS.           Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)         \$1,266,575.75			
Insurance on freight	Bradstreet's		
Insurance on freight	Insurance on furniture	108.27	
Adding machines		13.50	
expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75		353.50	
expenses       596.26         Rent of safe       30.00         Remitted to home office       55,379.69         Agents' balances charged off       57.81         Total disbursements       523,986.27         Balance       \$1,382,844.88         LEDGER ASSETS.         Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)       \$1,266,575.75	Office repairs, towel supply, water, ice and minor		
Remitted to home office	expenses	596.26	
Agents' balances charged off	Rent of safe	30.00	
Total disbursements	Remitted to home office	55,379.69	
Balance \$1,382,844.88  LEDGER ASSETS.  Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)	Agents' balances charged off	57.81	
LEDGER ASSETS.  Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)	Total disbursements	•••••	523,986.27
Book value of bonds, \$968,372.00, and stocks, \$298,203.75 (Schedule D)	Balance		<b>\$1,382,844.88</b>
\$298,203.75 (Schedule D) \$1,266,575.75	LEDGER ASSETS.		
\$298,203.75 (Schedule D) \$1,266,575.75	Book value of bonds, \$968,372.00, and stocks.		
		\$1,266.575.75	
	· · ·		

Deposits in trust companies and banks on interest

FIRE -- 51

26,081.53

	,	•
Agents' balances, under three months due	83,897.93	
Agents' balances, over three months due	6,253.72	
Total ledger assets, as per balance		<b>\$1,382,844.68</b>
non-ledger, assets.		
Interest accrued on bonds		10,134.11
Gross assets		\$1,392.978.99
DEDUCT ASSETS NOT ADMITT	ED.	
Cash not in control of trustees	\$26,117.48	
prior to October 1, 1913	6,253.72	
(Schedule D)	113,425.75	
Total		145,796.95
Total admitted assets	•••••	\$1,247,182.04
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 3, <b>4</b> 77.37	
Gross claims for losses reported and unadjusted	31,265.05	
Gross claims for losses resisted	8,193.21	
Total  Deduct reinsurance due or accrued	\$42,935.63 2,068.90	
Net amount of unpaid losses and claims Unearned premiums on fire risks Estimated federal, state, and other taxes, hereafter po		\$40,866.73 448,471.86 14,226.13
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities		<b>\$503,564.74</b>
Surplus as regards policy-holders		743,617.30
		<del></del>

RISKS AND PREMIUMS, 1918.							
In for	rce December 31, 1	Fire.		Risks. \$106,101,664	Premiums. \$1,007,685.56		
		ng the year	·····	75,596,615	762,279.73		
Deduc	Cotals ct those expired an	d marked off as terminate	ed	181,698,279 78,895,992	\$1,769,965.29 774,506.64		
Deduc	n force at the end t amount reinsured	of the year 1913		102,802,287 12,738,907	\$995,458.65 110,048.46		
1	Net amount in forc	e December 31, 1913		\$90,068,380	\$885,410.19		
	Rec	APITULATION OF FIRE RIS	KS AND PRE	MIUMS.			
Yea			ross premiur		Premiums		
Writt		covered.	charged.	Unearned.	unearned.		
1913 1912	One year or less	<b>\$33,284,907</b> 528,317	\$361,049.0 5,529.3	01 1-2 84 1-4	\$180,524.50 1,382.33		
1913	Two years	524,372	4.565.0	)7· 8-4	3,423,80		
1911 1912	Three years	15,356,043 15,056,267	126,427.2 132,099.	20 1-6 55 1-2	21,071.20 66,049.77		
1913	,	15,056,267 14,951,797 216,875	132,099.8 133,234.2 2,707.8	2 5-6	111,028.50		
1910 \ 1911		191.186	2,707.8 1,729.8	54 1-8 94 8-8	338.44 648.73		
1912	Four years	259.261	3.470.2	26 <b>5-8</b>	2,168.91 1,235.15		
1913 1909		195,810 1,558,757 1,758,732	1,411.6	31 7–8 31 1–10	1,235.15 <b>1,</b> 897.7 <b>4</b>		
1910	1	1,758,732	18,977.4 19,991.8	3 3-10	5,997.55		
1911 1912	Five years	1,917,671	21,284.3	88 1-2	10.642.19		
1913		2,080,876 2,187,509	27,882.3 25,050.4		19,517.67 22,545.40		
	Totals	\$90,068,380	\$885,410.1	.9	\$448,471.88		
any reli pan	where in the Unit asurance, whether les?	e amount insured in an ed States, without any the same be in admitted	deduction w	hatever for mitted com-	\$100,000.00		
_		Business in Connect	-		Fire.		
Gross Les	risks written s \$195,910.00 risks panies authorized	canceled, and — \$1,000. in Connecticut	00 reinsura	nce in com-	\$840,925.00 194,910.00		
N	et risks written				\$646,015.00		
Gross	premiums on risks	written			\$9,915.09		
Les	s \$2,057.24 return ance in companie	written	premiums : icut	for reinsur-	2,054.79		
N	let premiums recei	red			\$7,860.80		
Losses	paid				\$4,823.99		
Les	s losses on risks r	sinsured in companies au	thorized in	Connecticut	0.00		
N	et losses paid				\$4,823.99		
Losses Les	s incurreds losses on risks r	einsured in companies au	thorized in	Connecticut	\$7,234.16 0.00		
N	et losses incurred				\$7,234.16		
	9-2	D. Danda and Stacks a					
	C M-	D. Bonds and Stocks of NICIPAL BONDS: —	75		Market value.		
Cincin	nati. Ohio. 3.65%.	1987	. \$50.0		\$50,960.00		
Clevel	and. Ohio, 4%, 19	40	51,1	25.00 103	51,500.00		
Georgi New 1	a state, 4.50%, 1 Fork City, 8.50%	910	. 5,41	90.00 100 87.50 87	5,000.00 4,350.00		
New 3	ork City, 3.50%,	1952	217,00	00.00 85	170.000.00		
New Y	ork City, 4%, 195	6	. 11,0	11.25 95	10,450.00		
New 1	rork City, 4.50%,	56	47.2	00.00 104 50.00 95	20,800.00 47,500.00		
New Y	ork City, 4.50%,	1957	79,64 87,30	6.55 104	78,000.00		
New Y	Tork City, 4.50%, Tork State, 4%, 19	NICIPAL BONDS:— 1987 40 915 1941 1952 6 1957 56 1957 60	. 87,30 . 7,45	20.00 104 20.00 97	86,400.00 6,790.00		

	Book value.	Rate.	Market value.
Portland, Oregon, 5%, 1923	42,609.00	104	86,400.00
Portland, Oregon, 5%, 1923	18,233.00	104	15,600.00
Richmond, Virginia, 4%, 1926	58,967.50	96	48,000.00
RAILBOAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1955	11.240.00	94	10,340.00
Atchison, Topeka & Santa Fé, 4%, 1960	7.175.00	95	6,650.00
Delaware & Hudson Co., 4%, 1943	70,500.00	94	70,500.00
Illinois Central, 4%, 1953	10.150.00	91	9,100.00
Long Island, 4%, 1949	45,000.00	90	45,000.00
N. Y. Central & Hudson River, 3.50%, 1998	114.660.00	78	114,660.03
Pittsburgh, Cincin., Chic. & St. Louis, 4.50%, 1940	39,025.00	100	35,000.J0
MISCELLANEOUS BONDS:			
Standard Gas Light Co. of N. Y., 5%, 1930	23,200.00	105	21,000.00
RAILBOAD STOCKS:			
300 shs. Allegheny & Western	44,468.75	131	39.300.00
535 " Atchison, Topeka & Santa Fé, pref	54.325.00	100	53,500.00
550 " Chicago & Great Western, pref	45,000.00	28	15,400.00
750 " Minneapolis, St. Paul & Sault Ste Marie	61,500.00	82	61.500.00
25 " Pittsburgh, Ft. Wayne & Chicago	4,350.00	159	3,975.00
400 " Pittsburgh, Ft. Wayne & Chicago	63.600.00	159	63,600.00
125 " Rensselaer & Saratoga	24,960.00	175	21,875.00
Totals	\$1.266.575.75		\$1,153,150,00

# UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY (LIMITED).

### LIVERPOOL, ENGLAND.

### Admitted to the United States in 1848.

United States Manager, HENRY W. EATON, 80 William Street, New York City.

Trustees, John A. Stewart, Edmund D. Randolph, Walter C. Hubbard, New York.

# DEPOSIT CAPITAL.

IN	COME.	
Fire.	Marine and Inland.	
Gross premiums received during the year	<b>\$</b> 996,704.92	
Deduct reinsurance,		
\$3,722,179.76		
and return premiums,		
<b>\$2,879,228.46</b> 6,275,944.45	325,463.77	
Received for prems.		
(other than perp.) \$8,237,753.43	\$671,241.15	<b>\$</b> 8,908, <b>994</b> .58
Deposit premiums written on per		
(gross)		2,635.56
Gross interest on mortgage loans	\$136,176.09	
Gross interest on collateral loans	6.00	
Gross interest on bonds and divi-		
dends on stocks	264,286.87	
Gross interest on deposits	17,447.55	
Gross interest on farm notes	563.48	
Gross rents from company's prop-		
erty, including \$26,250.00 for com-		
pany's occupancy of its own bldgs.	92,144.15	
L		

Total gross interest and rents .....

510,624.14

# 806 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

COO LIVERIOOL AND LONDON AND GLOBE	INSCHANCE	
Received from home office	19,918.34 160.68	
Stocks	1,082.38	
Bonds	2,087.47	
Total income		9,445,503.15
Sum of both amounts		\$23,368,078.43
Diopinopia		
DISBURSEMENTS.		
Marine and Fire. Inland.		
Gross amount paid		
policy-holders for		
losses (including		
\$960,678.35 occur-		
ring in previous		
years) \$6,609,635.89 \$412,233.07		
Deduct amount re-		
ceived for salvage,		
<b>\$76,598.21</b>		
and for reinsur. in		
other companies,		
\$2,312,838.67 <b>2,300,490.49 88,946.39</b>		
Net amount paid policy-		
holders for losses. \$4,309,145.40 \$323,286.68	\$4,632,432.08	
Expenses of adjustment and settlement of losses	108,241.51	
Commissions or brokerage	1,796,202.76	
Allowances to local agencies for miscellaneous		
agency expenses	376.16	
Salaries, \$142,637.63, and expenses, \$94,080.79, of		
special and general agents	236,718.42	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	362,596.26	
Rents, including \$26,250.00 for company's occupancy		
of its own buildings	61,032.14	
Advertising, \$42,571.34; printing and stationery,		
\$49,474.94	92,046.28	
Postage, telegrams, telephone and express	36,952.27	
Legal expenses	2,631.30	
Furniture and fixtures	28,766.73	
Maps, including corrections	12,179.05	
Underwriters' boards and tariff associations	113,681.14	
Fire department, fire patrol and salvage corps		

assessments, fees, taxes, and expenses ........ 41,949.82

Inspections and surveys		42,417.91	
Repairs and expenses (other than taxe			
estate		74,574.38	
Taxes on real estate		23,303.55	
State taxes on premiums		108,559.13	
Insurance-department licenses and fees		18,470.04	
Federal corporation tax		8,150.76	
Local taxes		48,465.48	
Office supplies and janitor service		37,311.00	
Life expenditure	•••••	5.17	
Deposit premiums returned		8,139.42	
Remitted to home office		810,153.12	
Agents' balances charged off		455.95	
Gross loss on sale or maturity of ledger			
Bonds		431.27	
Gross decrease, by adjustment, in boo	k value of		
ledger assets, viz.:			
Bonds	\$9,470.97		
Stocks	1,082.38	10,553.35	
Total disbursements	•	•	8,716,796.45
'Balance	• • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$14,001,281.98
I FIXIED	ASSETS.		
Book value of real estate		<b>\$1 959 101 95</b>	
Mortgage loans on real estate		\$1,258,191.85	
Loans secured by collateral (Schedule C		3,232,864.00 100.00	
Book value of bonds, \$5,451,641.64,		100.00	
\$1,350,105.08 (Schedule D)		R 901 748 70	
Cash in company's office		6,801,746.72	
		2,198.75	
Deposits in trust companies and banks		00 004 00	
terest		66,684.69	
Deposits in trust companies and banks		1,051,741.58	
Agents' balances, under three months du		2,169,780.36	
Agents' balances, over three months due		65,843.68	•
Farm notes		2,130.35	
Total ledger assets, as per balance	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	\$14,651,281.98
NO NOT PROCE	ER ASSETS.		
NON-LEDG	Due.	Accrued.	
Interest on mortgages	\$18,518.25	\$35,287.05	
Interest on bonds		66,089.15	
Interest on bank deposits		188.90	
Rents on company's prop'y or lease		10,000.00	
Total interest and rents due and			•
accrued	\$18,518.25	\$111,565.10	130,083.35
Market value of real estate over book	alue		138,200.37
Gross assets			\$14,919,565.70

# DEDUCT ASSETS NOT ADMITTED.

	ED.	DEDUCT ASSETS NOT ADMIT
		Cash, \$285,625.02, and all investments, not in con-
)	\$338,861.10	trol of trustees, \$53,236.08
	• • • • • • • • • • • • • • • • • • • •	Agents' balances, representing business written
ł	65,843.68	prior to October 1, 1913
,	00,010.00	Book value of bonds and stocks over market value
2	553,076.72	(Schedule D)
	2,130.35	Farm notes
,	2,100,00	Mortgages over amount allowed by law, New York
	34,668.00	State
<u>'</u>	04,000.00	State
994,579.85		Total,
\$13.924.985.85		Total admitted assets
φ10, <i>02</i> 1,000.00	•••••	Total admitted assets
		LIABILITIES.
2	\$62,291.42	Gross losses adjusted and unpaid
	<b>400,00</b>	Gross claims for losses reported and unadjusted,
		plus reserve for losses incurred prior to December
1	1,427,924.38	31, not reported
	113,981.00	Gross claims for losses resisted
,	113,861.00	Gloss claims for losses resisted
· \	<b>\$1</b> 604 106 90	Total
	\$1,604,196.80	
,	742,280.19	Deduct reinsurance due or accrued
		N. A
		Net amount of unpaid losses and claims
		Unearned premiums on fire risks
		Unearned premiums on inland navigation risks
<del>)</del>	572.90	Unearned premiums on unexpired marine risks
		matal annual annual annual
		Total unearned premiums
		Reserve on perpetual policies (90%)
		Net premium reserve and all other liabilities, except
		the life insurance or any other special department
		Salaries, rents, expenses, bills, accounts, fees, etc., d
		Estimated federal, state, and other taxes, hereafter
		Contingent commissions or other charges due or accu
20,000.00	• • • • • • • • • • • • • • • • • • • •	Reserve for unknown liabilities
\$9,623,087.99		Total liabilities, except deposit capital
		Deposit capital required by statute
		Surplus over all liabilities
	-,,	A
4,301,897.86		Surplus as regards policy-holders
410 004 005 05		m / )
\$13,924,985.86	• • • • • • • • • • • •	Total

### SPECIAL DEPOSITS.

(Showl)	z deposits	not hal	d for	protection	αf	all	policy-hol	iders.)	1

(Showing depos	its not held for	protection of	all policy-holder	rs.)			
State, Country,	Market value of deposit.	Corresponding liabilities.					
Virginia Georgia New Mexico	\$48,860.00 10,000.00 10,000.00	\$107,438.90 358,748.43 14,598.12					
RISKS AND PREMIUMS, 1913.							
	F	RE.	MARINE A	ND INLAND.			
	Risks.	Premiums.	Risks.	Premiums.			
In force Dec. 31, 1912			\$24,060,550	\$625,531.51			
Written or renewed during the year		14,513,697.88	43,403,234	996,704.92			
Totals Deduct those expired and	\$3,495,757,926	\$34,776,192.13	\$67,463,784	\$1,622,236.43			
marked off as term	1,406,491,558	14,151,488.74	40,135,872	939,301.62			
In force at the end of the year 1913 Deduct amount reinsured	\$2,089,266,368 592,627,092	\$20,624,703.39 5,416,001.47	\$27,327,912 5,363,897	\$682,934.81 100,326.00			
Nat							
Net amount in force December 31, 1913 Perpetual risks not include Deposit premiums on same	\$1,496,639,276 ed above	\$15,208,701.92	\$21,964,015	\$582,608.81 \$6,902,556.00 \$190,841.06			
4	TULATION OF FI	RE RISKS AND	Premiums.				
Year Written. Term.	Amount.	Gross prem charge		Premiuma unearned.			
1913   One year or less	\$459,816,9			\$2,429,022.41			
1914 Business 100%	17,683,0	03 142,2		142,296.53			
1912 )	4,647,9	89 44.18	84.89 1 <b>-4</b>	11,046.22			
1913 Two years	7 863 4	67 68 9 <i>0</i>	01.10 8-4	51,675.83			
1911	222,398,4	33 2,078,1	71.43 1–6	346,361.90			
1912 } Three years	250,361,0	59 2,338,4 98 2,708,3	18.67 <b>1-2</b>	1,169,209.33			
1913 }	222,398,4 250,361,0 291,279,3 2,242,3	98 2,708,3	92.02 5-6	2,256,993.35			
1910 1911 _	Z,24Z,3	36 19,98	50.28 1-8 56.59 8-8	2,493.79 16,258.72			
1912 Four years	4,176,4 2,420,3	21 40,00	39.95 5–8	15,587.47			
1913	2,616,1	02 27.0	56.67 7-8	23,674.59			
1909	36,848,9	50 456,50	02.09 1-10	45,650.21			
1910	29,153,8	09 467,9	20.76 3-10	140,376.23			
1911   Five years	46,350,2		24.93 1-2	287,512.46			
1912	51,880,0			423,080.85			
1913 j Over five years	64,341,5 2,759,2		73.08 9—10 36.88 pro rata	653,465.77			
Over nie years	2,100,2	20,00	30.00 pro ruiu	16,040.14			
Totals Perpetual ris	\$1,496,639,2 ks 6,902,2	76 <b>\$15,208,7</b> 6 <b>56 190,8</b>	01.92 41.06 90%	\$8,030,745.80 171,756.96			
Grand totals	\$1,503,541,5	32 \$15,399,5	42.98	\$8,202,502.76			
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?							
	Buginage to C	ONNECTICUT, 19	19	Fire.			
Green winter written							
Gross risks written Less \$2,646,097.00 risks panies authorized in	canceled, and \$'	746,327.00 reins		\$17,050,288.00 3,392,424.00			
Net risks written Gross premiums on risks				\$158,005.99			
Gross premiums on risks Less \$20,015.78 return surance in compani	premiums, and es authorized in	\$6,188.98 prem Connecticut	iums for rein-	26,204.76			
Net premiums receive				\$131.801.23			

Net premiums received .....

\$131,801.23

Losses paidLess losses on risks reinsured in companies authorized in Connect	Fire. \$80,970.90 cut 25,832.73
Net losses paid	\$55,138.17
Losses incurred Less losses on risks reinsured in companies authorized in Connecti	\$57,190.90
Net losses incurred	\$46,253.17
	Marine and Inland.
Gross risks written	
Gross risks written  Less \$47,750.00 risks canceled, and \$3,783.00 reinsurance in conpanies authorized in Connecticut	m- 51,533.00
Net risks written	
Gross premiums on risks written	nce 1,031.73
Net premiums received	\$4,487.99
Losses paid	\$4,102.05
Net losses paid	\$4,102.05
Losses incurred	£4 709 08
Net losses incurred	
Schedule C. Loans on Collateral. Par value. Market val. Life Policy No. 42237, L. L. & G. Ins. Co., £100	
Life Policy No. 42237, L. L. & G. Ins. Co.,  Par value. Market value.  £100	\$100.00
Life Policy No. 42237, L. L. & G. Ins. Co., £100	\$100.00
Life Policy No. 42237, L. L. & G. Ins. Co.,  Schedule D. Bonds and Stocks owned by the Compast Government Bonds:  Book value. Reference of the Compast Reference of the Com	\$100.00 y. ite. Market value
## Par value. Market value	\$100.00 y. ite. Market value
### Par value. Market value	\$100.00 27. tte. Market value. 12 \$224,000.00 7,500.00 5,000.00
### Par value. Market value	\$100.00 by. tte. Market value. 12 \$224,000.00 7,500.00 00 5,000.00 00 10,000.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 27. tte. Market value. 12 \$224,000.00 7,500.00 00 5,000.00 00 10,000.00 98 58 800.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 by. ite. Market value. 12 \$224,000.09 7,500.09 00 5,000.00 00 10,000.00 98 58,800.09 96 307,200.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 27. tte. Market value 12 \$224,000.00 7,500.00 00 5,000.00 10,000.00 98 58,800.00 98 156,490.00 96 307,200.00 97 97,000.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00  27.  tte. Market value. 12 \$224,000.00 00 7,500.00 00 10,000.00 98 58,800.00 96 307,200.00 97,000.00 00 200,000.00 02 51,000.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 by.  tte. Market value. 12 \$224,000.00 7,500.00 00 5,000.00 00 10,000.00 98 58,800.00 96 156,480.00 96 307,200.00 97 97,000.00 00 200,000.00 00 251,000.00 00 251,000.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00  27.  tte. Market value 12 \$224,000.00 7,500.00  00 5,000.00 90 10,000.00 98 58,800.00 98 58,800.00 97 97,000.00 97 97,000.00 00 200,000.00 02 51,000.00 02 51,000.00 94 117,500.00 91 70,070.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00  y.  tte. Market value.  12 \$224,000.09  7,500.09  00 5,000.00  00 10,000.00  98 58,800.99  96 156,490.00  98 307,200.00  97 97,000.00  00 251,000.00  00 251,000.00  94 117,500.00  97 70,070.00  87 21,758.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 by.  tte. Market value. 12 \$224,000.00 7,500.00 00 5,000.00 00 10,000.00 98 58,800.00 96 156,480.00 96 307,200.00 97 97,000.00 00 200,000.00 00 251,000.00 00 251,000.00 94 117,500.00 97 70,070.00 87 87,000.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00  y.  te. Market value.  12 \$224,000.00  7,500.00  00 5,000.00  00 10,000.00  98 58,800.00  96 156,490.00  97 97,000.00  00 200,000.00  00 251,000.00  00 251,000.00  91 70,070.00  87 21,750.00  87 21,750.00  87 21,750.00  87 21,750.00  87 21,750.00  87 21,750.00  87 21,750.00  87 21,750.00  88 47,500.00  88 5467,500.00
Par value.   Market value.   Life Policy No. 42237, L. L. & G. Ins. Co.,   £100	\$100.00 by.  tte. Market value. 12 \$224,000.00 7,500.00 00 5,000.00 00 10,000.00 98 58,800.00 96 156,480.00 96 307,200.00 97 97,000.00 00 200,000.00 00 251,000.00 00 251,000.00 94 117,500.00 97 70,070.00 87 87,000.00
Cleveland, Ohio, 4%, 1926   Cleveland, Ohio, 4%, 1926   Cleveland, Ohio, 4%, 1927   Cleveland, Ohio, 4%, 1927   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1925   Cleveland, Ohio, 4%, 1926   Cleveland, Ohio, 4%, 1927   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1929   Cleveland, Ohio, 4%, 1926   Cleveland, Ohio, 4%, 1927   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1929   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1929   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1928   Cleveland, Ohio, 4%, 1929   Cleveland, Ohio, 4%, 1928	\$100.00  27.  tte. Market value 12 \$224,000.00  7,500.00  00 5,000.00  00 10,000.00  98 58,800.00  96 307,200.00  97,000.00  02 200,000.00  02 51,000.00  02 51,000.00  94 117,500.00  97 21,758.60  87 21,758.60  87 87,000.00  87 107,010.00  88 7 107,010.00  88 7 107,010.00  88 7 107,010.00  88 7 107,010.00  88 7 107,010.00  88 7 107,010.00  88 7 107,010.00  89 447,000.00
Comparison	\$100.00  y.  tte. Market value.  224,000.00  7,500.00  00 5,000.00  10,000.00  98 58,800.00  96 156,480.00  96 307,200.00  97 97,000.00  00 200,000.00  02 51,000.00  02 51,000.00  91 70,070.00  91 70,070.00  87 21,758.00  87 87,000.00  887 87,000.00  887 87,000.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  893 1,860.00
Comparison	\$100.00  y.  te. Market value.  12 \$224,000.00  7,500.00  00 5,000.00  10,000.00  98 58,800.00  96 156,490.00  97 97,000.00  00 201,000.00  00 251,000.00  00 251,000.00  117,500.00  94 117,500.00  87 21,754.00  87 21,754.00  87 21,754.00  98 47,000.00  98 47,000.00  99 193,000.00  99 193,000.00
Comparison	\$100.00  y.  tte. Market value.  224,000.00  7,500.00  00 5,000.00  10,000.00  98 58,800.00  96 156,480.00  96 307,200.00  97 97,000.00  00 200,000.00  02 51,000.00  02 51,000.00  91 70,070.00  91 70,070.00  87 21,758.00  87 87,000.00  887 87,000.00  887 87,000.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  887 107,010.00  893 1,860.00
Comparison	\$100.00  y  te. Market value.  224,000.00 7,500.00  00 5,000.00 10,000.00 98 58,900.00 96 156,480.00 97 97,000.00 02 51,000.00 02 51,000.00 02 51,000.00 94 117,500.00 97 97,000.00 91 70,070.00 87 87,000.00 87 87,000.00 87 87,000.00 91 17,500.00 93 1860.00 93 93,000.00 94 47,000.00 94 47,000.00 95 227,500.00 96 91 227,500.00 97 92,000.00 98 44,000.00 98 12,840.00
Comparison	\$100.00  y.  te. Market value.  12 \$224,000.00  7,500.00  00 \$,000.00  10,000.00  98 \$58,800.00  96 \$156,490.00  97 97,000.00  00 200,000.00  01 17,500.00  117,500.00  17,700.00  17,700.00  187 21,750.00  187 21,750.00  187 21,750.00  187 21,750.00  187 21,750.00  188 467,500.00  93 93,000.00  93 93,000.00  93 93,000.00  94 10,000.00  95 92,000.00  91 227,500.00  92 92,000.00  93 93,000.00  94 10,000.00  95 95,000.00  96 10,000.00  97 95,000.00
Comparison	\$100.00  y  tte. Market value.  \$224,000.00 7,500.00  00 5,000.00 10,000.00 98 58,800.00 96 156,480.00 96 307,200.00 97,700.00 02 51,000.00 02 51,000.00 02 51,000.00 91 70,070.00 87 87,000.00 87 87,000.00 87 87,000.00 87 87,000.00 88 44,000.00 91 227,550.00 92 92,000.00 93 93,000.00 94 47,000.00 95 227,550.00 96 467,500.00 97 227,500.00 98 44,000.00 99 1 92,000.00 90 101,000.00 91 101,000.00 91 101,000.00 91 101,000.00
Comparison	\$100.00  y.  te. Market value.  12 \$224,000.00  7,500.00  00 \$,000.00  10,000.00  98 \$58,800.00  96 \$156,490.00  97 97,000.00  00 200,000.00  01 17,500.00  117,500.00  17,700.00  17,700.00  187 21,750.00  187 21,750.00  187 21,750.00  187 21,750.00  187 21,750.00  188 467,500.00  93 93,000.00  93 93,000.00  93 93,000.00  94 10,000.00  95 92,000.00  91 227,500.00  92 92,000.00  93 93,000.00  94 10,000.00  95 95,000.00  96 10,000.00  97 95,000.00

	Book value.	Rate.	Market value.
Erie. 7%, 1920	199,527.86	111	205.350.00
Grand Trunk of Canada, 41/2 %, 1922	98.347.22	95	95,000.00
Great Northern, 4%, 1921	194,938.53	95	190,000.00
Interborough Rapid Transit Co., 5%, 1966	98,500.00	98	98,000.00
Louisville & Nashville, 4%, 1955	139,148.98	88	132,000.00
Morris & Essex, 81/2 %, 2000	83,750:00	84	84,000.00
New York Central & Hudson River, 5%, 1914	49,907.93	100	50,000.00
N. Y., N. H. & H., 4%, 1954	49,749.92	89	44,500.00
N. Y., Westchester & Boston, 41/2%, 1948	50,030.77	79	39,500.00
Norfolk & Western, 4%, 1932	23,000.00	103	23,690.00
Norfolk & Western, 41/2%, 1938	33,825.00	102	33,660.00
Northern Pacific, 4%, 1997	103,926.15	93	93,000.00
Southern Pacific, 4%, 1929		86	801,000.00
Southern Pacific, 4%, 1950	45,973.68	85	42,500.00
Southern, 5%, 1994	87,442.61	103	103,000.00
St. Louis, Iron Mt. & So., 5%, 1931	163,294.94	102	153,000.00
Union Pacific, 4%, 1947	104,308.40	96	96,000.00
Washington Terminal, 31/2%, 1945	195,600.00	81	162,000.00
MISCELLANEOUS BONDS:			
N. Y. Telephone Co., 41/2%, 1939	99,277.77	95	95,000.00
RAILROAD STOCKS:			
500 shs. Atchison, Topeka & Santa Fé, pref	51,250.00	100	50,000.00
800 " Baltimore & Ohio, pref	71.695.83	81	64.800.00
2600 " Chicago, Milwaukee & St. Paul, pref	413,485.67	140	364,000.00
1000 "Chicago & North Western, com	160.175.00	129	129,000.00
1000 " Cleveland, Cin., Chic., & St. Louis, pref.	119,000.00	63	63,000.00
830 " Illinois Central	87.653.36	87	72,210.00
2200 " Norfolk & Western, pref	202,389.81	86	189,200.00
1000 " Southern, pref	46.145.41	97	77.000.00
2000 " Union Pacific, pref	194,670.00	85	170.000.00
MISCELLANBOUS STOCKS: —		•	2,0,000.00
	1 000 00	150	4 200 00
10 shs. Underwriters' Salv., N. Y	1,000.00	150	1,500.00
	1,000.00	100	1,000.00
5 General Adjustment Durgau	800.00	100	300.00
5 "Merchants Exchange, San Francisco 5 "Pacific Coast Adj. Co., San Francisco 2 "Southern Adj. Bureau, Atlanta, Ga 1 "Western Adj. & Inspection Co.	500.00	100	500.00
2 " Southown Add Dunner Atlanta Co	500.00	100	500.00
2 " Southern Adj. Bureau, Atlanta, Ga	200.00	100	200.00
A cotorn Mal. & Inspection Co	140.00	200	20ა.00
Totals	\$6,801,746.72		\$6,248,670.00

# UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION,

#### LONDON, ENGLAND.

## Admitted to the United States, 1872.

United States Manager, CHARLES L. CASE, 84 William Street, New York City.

Trustees, Charles D. Dickey, James N. Jarvie, James H. Post, Justus Ruperti, of New York.

DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31,	1912		<b>\$3,953,95</b> 8.81
IN	COME.		
Gross premiums re- ceived during the	Marine and Inland.		
year \$3,350,806.46	\$1,289,329.84		
Deduct reinsurance,			
\$1,414,531.48 and return premiums,			
<b>\$</b> 586,70ō.25 1,236,751.94	764,484.79		
Received for prems. \$2,114,054.52	<b>\$</b> 524,845.05	<b>\$</b> 2,638,8 <b>99</b> .57	
Gross interest on bonds and divi-	<b>\$022,020.00</b>	<b>42,000,000.01</b>	
dends on stocks	\$130,774.23		
Gross interest on deposits	4,454.18		
Gross interest on agents' balances	311.53	•	
Total gross interest		135,539.94 92,626.84	
Agents' balances previously charged of	off	4.14	

Total income ......

Gross profit on sale or maturity of ledger assets, viz.:



328.12

2,867,398.61

### DISBURSEMENTS.

		Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for			
losses (including			
\$419,239.40 occur-			
ring in previous			
years)	\$1,315,332.19	\$632,266.99	
Deduct amount re-		• •	
ceived for salvage,			
<b>\$</b> 72,710.50			
for reinsurance in			
other companies,			
\$546,303.31			
and for discount,			
<b>\$393.</b> 82	285,079.48	334,328.15	
		<del></del>	
Y-4 13 11			
Net amount paid policy holders for losses		<b>\$</b> 297. <b>93</b> 8.84	\$1,328,191,55
Expenses of adjustment			
Commissions or broker			559,703.00
Salaries, \$41,352.28, a			
special and general a			80,078.74
Salaries, fees, and all			,
directors, trustees, ar			160,016.30
Rents		• • • • • • • • • • • • • • • • • • •	25,209.32
Advertising, \$9,899.31;		stationery,	,
\$24,191.92			34,091.23
Postage, telegrams, tele	phone and expre	88	21,366.44
Legal expenses			1,096.37
Furniture and fixtures			2,964.87
Maps, including correct			8,272.39
Underwriters' boards as			32,734.40
Fire department, fire			
assessments, fees, tax			21,468.69
Inspections and survey			10,464.84
State taxes on premiur			51,129.27
Insurance-department li			12,295.22
Federal corporation ta			7,915.93
City and county license			5,991.03
Local taxes and fees			1,232.47
Heating, lighting and e			397.53
Association dues			180.00
Auditors' fees		• • • • • • • • • • • • • • • • • • • •	2,790.00

Janitor, watchman and scavenger ......

Towel, water, and ice supply .....

Collectors' expenses .....

690.00

545.95

752.24

Sundry books and periodicals	512.06
Frames and signs	184.00
Commercial reports	209.20
	302.85
	169.82
	175.00
	383.63
Employees' suppers, crates, twine, paper, fire insur-	•
	363. <b>96</b>
·	927.66
	145.33
Gross loss on sale or maturity of ledger assets, viz.:	. 10.00
	283.54
Total disbursements	2,824,392.10
Balance	\$3,996,965.32
LEDGER ASSETS.	
Book value of bonds, \$3,245,753.33, and stocks,	
	004 50
\$54,171.25 (Schedule D)	
	063.72
Deposits in trust companies and banks not on	70.04
•	53.94
•	234.24
· ·	48.61
Agents' balances, over three months due 15,0	40.23
Total ledger assets, as per balance	\$3,996,965.32
NON-LEDGER ASSETS.	
Interest accrued on bonds	43,844.97
Due from other companies for reinsurance on losses already	
expenses	•
•	
Gross assets	\$4,041,673.17
DEDUCT ASSETS NOT ADMITTED.	
	73.22
· · · · · · · · · · · · · · · · · · ·	10.22
Agents' balances, representing business written	MA 92
prior to October 1, 1913	40.23
	40 E0
(Schedule D) 212,5	<b>49.58</b>
Total	295,063.03
Total admitted assets	*3.746.610.14
TOWN CHIMITOVOL CHOOCUS	\$0,170,010.17

# LIABILITIES.

Gross losses adjusted and unpaid	<b>1</b> 5,236.25
<del>_</del>	18,180:00
	29,796.00
Total \$5	93,212.25
Deduct reinsurance due or accrued	53,394.81
Net amount of unpaid losses and claims	**************************************
Unearned premiums on fire risks \$2,1	
,	31,266.16
	09,723.79
Total unearned premiums	
Salaries, rents, expenses, bills, accounts, fees, etc., due or	
Estimated federal, state, and other taxes, hereafter payabl	
Contingent commissions or other charges due or accrued	
Total liabilities, except deposit capital  Deposit capital required by statute	• • •
Surplus over all liabilities 8	38,948.02
Surplus as regards policy-holders	1,068,948.02
Total	<b>\$3,74</b> 6,610.14

### SPECIAL DEPOSITS.

# (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia	\$9,500.00 9.800.00	\$19,499.96 7.446.27
Virginia	52,660.00	39,454.29

### RISKS AND PREMIUMS, 1913.

	Fire.		MARINE A	ND INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force Dec. 31, 1912 Written or renewed during	\$426,220,835	\$4,523,012.93	\$53,083,853	\$239,898.95
the year	805,327,019	3,350,806.46	339,045,822	1,289,329.84
Total	\$731,547,854	\$7,873,819.39	\$392,129,675	\$1,529,227.89
marked off as terminated	267,267,145	2,981,096.68	342,141,970	1,247,730.83
In force at the end of the year 1913 Deduct amount reinsured	\$464,280,709 79,330,575	\$4,892,722.71 889,874.47	\$49,987,705 12,345,529	\$281,497.06 57,663.46
Net amount in force Dec. 31, 1913	\$384,950,184	\$4,002,848.24	\$37,642,176	\$223.833.60

RECAPIT	ULATION OF FIRE R	ISKS AND PREMIT	JMS.	
Year		Gross premiums		Premiums
Written. Term. 1913 One year or less	Amount. \$106,067,645		Unearned. 1–2	unearned. \$630,381.41
1912   1913   Two years	1,723,508	\$1,260,762.83 15,534.54	1-4	3,883.63
	1,382,255	14,872.23	3-4	11,154.17
1911   1912   Three years	54,180,868 67,115,876	488,540.17 622.214.99	1-6 1-2	81,423.36 311,107.49
1913 J	75.476.526	622,214.99 707,189.85	5–6	<b>589</b> ,283.21
1910   1911	788,017 807,845	8,810.96 8,962.59	1–8 3–8	1,101.37 3,360.97
1912 Four years	1,093,815	11,655.36	5-8	7,284.60
1913 J 1909 i	1,130,148 12,698,567	12,191.04	7-8 1-10	10,667.16 14,088.64
1910	13,546,561	140,886.40 149,723.06 173,296.43 185,372.40	3-10	44,916.92
1911 Five years	15,096,548	173,296.43	3-10 1-2 7-10	86,648.21
1912   1913	16,001,482 17,699,473	201,555.80	9-10	129,760.69 181,400.22
Over five years	141,000		pro rata	1,188.92
Totals	\$384,950,134	\$4,002,848.24		\$2,107,650.97
	GENERAL INTE	RROGATORIES.		
Largest gross aggregate as			located	
Largest gross aggregate an anywhere in the United reinsurance, whether the	States, without any	y deduction what	tever for	
panies?	same oe in scinico	aumic	Answer	\$166,000.09
	Business in Conne	•		Fire. \$4,481,334.00
Gross risks written Less \$444,486.00 risks can authorized in Connect	celed, and \$2,500.00	reinsurance in c	ompanies	446,986.00
Net risks written		• • • • • • • • • • • • • • • • • • • •	• • • • • • •	\$4,034,348.00
Gross premiums on risks wri	tten	premiums for rei	DRUFADCA	\$44,063.55
in companies authoris	zed in Connecticut			3,158.10
Net premiums received .				\$40,905.45
Losses paid				\$21,283.82
Less losses on risks reinst	ured in companies	authorized in Co	nnecticut	0.00
Net losses paid				\$21,283.82
Losses incurred				\$21,657.82
Losses incurred Less losses on risks reinst	ured in companies	authorized in Co	nnecticut	0.00
Net losses incurred			· · · · · · · ·	\$21,657.82
Schedule D.	Bonds and Stocks	comed by the C		
GOVERNMENT B				Market value.
United States, 2%, 1930				\$9.800.00
			-	40,000
STATE, COUNTY, AND MU Boston, Mass., 3½%, 1920 Cincinnati, Ohio, 3½%, 1955 Cleveland, Ohio, 4%, 1926 Cleveland, Ohio, 4%, 1927 Georgia, 3½%, 1929 Georgia, 3½%, 1929 Georgia, 3½%, 1929 New York City, 3½%, 1940 New York City, 3½%, 1945 New York City, 3½%, 1945 New York City, 3½%, 1955 New York City, 4½%, 1959 New York City, 4½%, 1959 New York City, 4½%, 1959 New York City, 4%, 1959	NICIPAL BONDS:	100.000	00 96	06 000 00
Cincinnati, Ohio, 3½%, 1950	6	100,000.0 50,806.2	25 93	96,000.00 51,150.00
Cleveland, Ohio, 4%, 1926		30,075.0	00 102	30,600.00
Georgia, 34%, 1929		20,050.0 6,270.0	00 95	20,400.00 5,700.00
Georgia, 3½%, 1930		4,180.0	00 95	9 200 00
New York City, 3½%, 1918	3	50,290.0 147,568.7	00 97 75 87	45,590.00 113,970.00 21,750.00
New York City, 31/2 %, 1942	2	26,935.8	30 87	21,750.00
New York City, 31/2 %, 1954		210,037.5 27,000.0	50 85 00 85	174,250.00 22,950.00
New York City, 31/2 %, 1954	i	83,000.0	00 85	28,∂50.00
New York City, 4%, 1955		49,312.	50 95	47,500.00
New York City, 4%, 1959		10,412.5 10,012.5	50 96	10,400.00 9,600.00
New York State, 5%, 1914		100,086.7	70 100	9,600.00 100,000.00
Portland, Oregon, 5%, 1917		102,812.8	50 <b>97</b> 50 <b>102</b>	97,000.00 51,000.00
Richmond, Va., 4%, 1924	•••••••	50,000.0	00 96	48,000.00
New York State, 5%, 1939 New York State, 5%, 1914 New York State, 4%, 1961 Portland, Oregon, 5%, 1917 Richmond, Va., 4%, 1924 Richmond, Va., 4%, 1938 Richmond, Va., 4%, 1943		983.7 3,935.0		940.00 3,720.30
2707 2020		5,000.0		0,150.00

RAILROAD BONDS:	Book value.	Rate.	Market value.
Atchison, Topeka & Santa Fé, 4%, 1928	44.250.00	92	46.000.00
Atchison, Topeka & Santa Fé, 4%, 1995	42,500.00	93	39,525.00
Baltimore, & Ohio, 4%, 1948	64,832.50		58,880.00
Brooklyn Rapid Transit, 5%, 1918	96,719.69	96	96,000.00
Carthage, Watertown & Sacketts Harbor, 5%, 1931	57,000.00	105	52,500.00
Central of New Jersey, 5%, 1987	25.000.00	114	28,500.00
Chesapeake & Ohio, 5%, 1939	50,000.00	105	52.500.00
Chicago & Erie, 5%, 1982	50,000.00	105	52,500.00
Chicago, Milwaukee & St. Paul, 5%, 1921	26.581.25	103	25.750.00
Chicago, Milwaukee & St. Paul, 5%, 1914	26,281.25	100	25,000.00
Chicago, St. Louis & New Orleans, 5%, 1951	9,350.00	107	8,560.00
Cleveland, Cin., Chicago & St. Louis, 4%, 1991		82	
	45,000.00		41,000.00
Colorado & Southern, 41/2 %, 1935	97,562.50	91	91,000.00
Erie, 4%, 1951	45,672.50	.88	42,240.00
Erie, 7%, 1920	40,000.00	111	44,400.00
Florida East Coast, 41/2 %, 1959	24,531.25	90	22,500.00
Lake Shore & Michigan Southern, 4%, 1931	53,701.80	. 89	53,400.00
Lehigh Valley, 41/2, 7/2, 1940	30,900.00	101	30,300.00
Long Island, 5%, 1931	117,853.75	105	103,950.00
Louisville & Nashville, 6%, 1930	25,781.25	119	29,750.00
Milwaukee, Lake Shore & Western, 6%, 1924	29,231.25	112	28,000.09
Missouri, Kansas & Texas, 41/2 %, 1936	22,747.50	82	20,500.00
New York Central & Hudson River, 4%, 1934	45,750.00	86	43,000.00
New York Central & Hudson River, 31/2%, 1998	50,000.00	73	36,500.00
New York Central Lines, 5%, 1919	100,033.13	100	100,000.00
New York, Chicago & St. Louis, 4%, 1931	100,000.00	86	86,000,00
Norfolk & Western, 4 1/4 %, 1938	10,364.38	102	10,200.00
Northern Pacific, 4%, 1921 Oregon Short Line, 4%, 1929	96,488.75	95	95,000.00
Oregon Short Line, 4%, 1929	95,000.00	89	89,000.00
Pittsburgh, Cin., Chicago & St. Louis, 41/2 %, 1940	25,625.00	100	25,000.00
Reading Co. & Phil. & Read. C. & I. Co., 4%, 1997	13,900.00	93	13,950.00
St. Louis Southwestern, 4%, 1989	47,312.50	85	42,500.00
St. Paul, Minneapolis & Manitoba, 6%, 1933	30.143.75	119	29,750.00
Scioto Valley & New England, 4%, 1989	21.300.00	89	26,700.00
Southern Pacific, 4½%, 1915	• 39,714.00	99	39,600.00
Southern Pacific, 41/2 %, 1916	9,872.48	99	9.900.00
Southern Pacific, 4%, 1929	50.187.50	86	43.000.00
Southern Pacific, 4%, 1955	71,156.25	90	67,500.00
Douchern 1 acinc, 470, 1000	11,100.20	80	61,500.00
MISCELLANEOUS BONDS: -			
Brooklyn Union Gas Co., 5%, 1945	31,975.00	103	30,900.00
Central Union Gas Co. of New York, 5%, 1927	50.841.25	102	51,000.00
Indiana Steel Co., 5%, 1952	50,062.50	99	49,500.00
Mortgage Bond Co., of New York, 4%, 1966	22,437.50	85	21,250.00
New Amsterdam Gas Co., 5%, 1948	25,367.08	100	23,000.00
N. Y. Gas & El. Light, Heat & Pow. Co., 4%, 1949	48,452.50	82	41,000.00
Providence Securities Co., 4%, 1957	50,400.00	70	42,000.00
United States Mortgage & Trust Co., 4%, 1921	35,000.00	100	35.000.00
	00,000.00	100	30,000.00
RAILROAD STOCKS:			
500 shs. Norfolk & Western, com	54,171.25	103	51,500.00
Totals	\$8,299,924.58		\$3,087,675.00

# UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY (LIMITED),

# LIVERPOOL, ENGLAND.

Admitted to the United States, July, 1879.

United States Manager, ABCHIBALD G. MOILWAINE, JR., 57 William Street, New York City.

Trustee, United States Mortgage and Trust Co., of New York.

# 

Amount of ledger assets December 3	1, 1912	• • • • • • • • • • • • • • • • • • • •	\$ <del>2</del> ,078,014.33
:	INCOME.		
Fire.	Marine and Inland.		
Gross premiums re- ceived during the			
year \$4,315,549.24	\$218,796.58		
Deduct reinsurance,			
<b>\$</b> 1,063,369.59			
and return premiums,			
<b>\$</b> 759,275.86 1,756,762.99	2 65,882.53		
Received for prems. \$2,558,786.33		\$2,711,700.37	
Gross interest on bonds and divi			
dends on stocks			
Gross interest on deposits			
Gross interest on trust funds			
Gross interest on agents' balances .			
Gross rents from company's prop			
erty, including \$11,500.00 for com			
pany's occupancy of its own bldgs	24,208.36		
Total gross interest and rents		173,293.27	
Received from home office		73,889.20	
Total income			2,958,882.84
Sum of both amounts			\$7,638,497.77
Sum of both amounts			4.,000,

# DISBURSEMENTS.

	Fire.	Marine and	
Gross amount paid	F1Fe.	Inland.	
policy-holders for			
losses (including			
\$171,371.42 occur-			
ring in previous			
years)	\$1,529,530.87	\$78,528.37	
Deduct amount re-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
ceived for salvage,			
\$17,759.64			
for reinsurance in			
other companies,			
<b>\$4</b> 08,368.08			
and for discount,			
\$167.66	415,565.76	10,729.52	
-	<del></del>		
Net amount paid policy			
holders for losses	\$1,113,965.11	<b>\$67,798.85</b>	\$1,181,763.96
Expenses of adjustment			44,584.08
Commissions or brokers			442,875.28
Allowances to local			
agency expenses			19,807.54
Salaries, \$56,977.47, a	nd expe <b>nses, \$</b> 4	16,531.62, of	
special and general a	gents		103,509.09
Salaries, fees, and all			
directors, trustees, ar			152,189.70
Rents, including \$11,500			00 740 07
of its own buildings			28,742.87
Advertising, \$10,071.81 \$24,550.97			34,622.78
Postage, telegrams, tele			20,562.49
Legal expenses			299.13
Furniture and fixtures			7,038.64
Maps, including correct			8,391.20
Underwriters' boards as			39,196.82
Fire department, fire	natrol and as	lvage corps	30,200.32
assessments, fees, tax	es, and expense	8	33,413.63
Inspections and surveys			17,617.62
Repairs and expenses	other than tax	(es) on real	•
estate			11,146.95
Taxes on real estate			5,375.27
State taxes on premiun			52,964.40
Insurance-department li	censes and fees		15,407. <b>90</b>
Federal corporation tax	:		4,146.25
Municipal licenses and	taxes		8,300.80
Exchange			1,203.89
Subscriptions			1,219.07
•			

Total interest due and accrued  Gross assets			
Exercise Control of the control	\$33,731.59	\$16,453.75	50,185.34
Interest on other assets	1,474.09	•••••	
Interest on bonds	\$32,257.50	\$16,453.75	
	Due.	Accrued.	
NON-LEDG	er assets.		
Total ledger assets, as per balance		• • • • • • • • • • • • • • • • • • • •	\$5,102,661.04
Balance due from other companies	• • • • • • • • •	1,281.37	
Cash in hands of United States trustee	5	384,625.40	
Bills receivable, taken for fire risks		1,212.79	
Agents' balances, over three months du	e	27,063.00	
Agents' balances, under three months d	ue	589,265.89	
Deposits in trust companies and banks	on interest	673,784.66	
terest		5,014.51	
Deposits in trust companies and banks			
Cash in company's office		4,791.08	
\$2,185.00 (Schedule D)		3,115,622.34	
Book value of bonds, \$3,113,437.34,			
Book value of real estate		\$300,000.00	
LEDGER	ASSETS.		
Datance	• • • • • • • • • • • • • • • • • • • •		A0, 102,001.01
Balance			\$5,102,661.04
Total disbursements			2,535,836.73
Agents' balances charged off		283.95	
Remitted to home office		291,876.39	
Miscellaneous		1,730.46	
Time service		12.00	
Distilled water		78.03	
Auditor		964.20	•
Dun's reports		783.90	
Tabulating machine		1,744.56	
Membership fees		91.52	
Post-office box		9.98	
Entertaining and gratuities		807.34	
Typewriters and repairs		163.29	
Electric lights and repairs		903.56	
Filing boxes, cards, tabulating		56.02	
Ice		297.92	
Toilet accessories		239.62	
Notary fees		28.82	
Books of reference and periodicals		352.78	
Suppers		898.34	
~ -			

DEDUCT ASSETS NOT ADMITT	TED.	
Cash, \$683,590.25, and all investments, not in con-		
trol of trustees, \$298,225.00	<b>\$9</b> 81,815.25	
Agents' balances, representing business written	07 040 00	
prior to October 1, 1913	27,063.00	
and fire risks	500.44	
Overdue and accrued interest on bonds in default	4,000.00	
Book value of bonds and stocks over market value	-,	
(Schedule D)	248,797.34	
Balances due from other companies	1,281.37	
Total	•••••	1,263,457.40
Total admitted assets		<b>\$3</b> ,88 <b>9</b> ,388.98
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$30,6</b> 81.00	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December	105 490 00	
31, not reported	195,432.00 28,030.00	
Gloss claims for losses resisted		
Total	\$254,143.00	
Deduct reinsurance due or accrued	79,472.45	
Net amount of unpaid losses and claims		\$174,670.55
Unearned premiums on fire risks		<b>4172,010100</b>
Unearned premiums on inland navigation risks	75,254.55	
Total unearned premiums		2,799,168.23
Salaries, rents, expenses, bills, accounts, fees, etc., d	ue or accrued	4,237.25
Estimated federal, state, and other taxes, hereafter	payable	56,400.00
Contingent commissions or other charges due or accu	ued	6,800.00
Total liabilities, except deposit capital		\$3,041,276.03
Deposit capital required by statute		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Surplus over all liabilities		
Surplus as regards policy-holders		848,112.95
Total		\$3,889,388.98
2000		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
SPECIAL DEPOSITS.	all maller hald-	\
(Showing deposits not held for protection of	all policy-holder Market value	
State, Country, Municipality, Etc.	of deposit.	liabilities.
Virginia Georgia New Mexico Special deposits in excess of corresponding liabilities, \$12	\$47,500.00 9,900.00 11,200.00 2,958.13.	\$85,710.87 48,104.80 10,031.00
wyrean arysan a annua a annua a annua	-	

Risks AND PERMITTERS, 1913.   MARINES AND INLAFF.   First					
Risks   Premiums   Risks   Premiums   Risks   \$4,955,839   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$120,929.57   \$123,929.57			•	W	- I
In force Dec. 31, 1912.					
Total	In force Dec. 31, 1912				
In force at the and of the year 1913   403,048,901   3,899,168.88   8,786,500   172,356.27	the year	471,715,489	4,815,549.24	10,691,988	218,796.58
In force at the and of the year 1913   403,048,901   3,899,168.88   8,786,500   172,356.27	Total	\$1,100,822,017	\$10,494,461.08	\$15,647,827	\$839,726.15
the year 1913 \$697,773,116 \$8,595,292.19 \$8,861.327 \$167,389.20 \$16,860.11    Net amount in force December 31, 1913 \$558,766,933 \$5,216,219.96 \$5,871,447 \$150,509.12    RECAPITULATION OF FIRE RISKS AND PREMIUMS.  Year Gross premiums Charged. Uncarned. 1913 One year or less \$150,125,007 \$1,513,377.20 1-2 \$756,888.00 \$1912 \$1912 \$150,125,007 \$1,513,377.20 1-2 \$356,588.00 \$1912 \$100,238,004 \$1913 \$100,434 \$15,223.89 1-4 \$360,593 \$1913 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$863,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,374,37 1-2 \$366,581 \$1912 \$106,358,031 \$366,353 \$366,	marked off as term	403,048,901	3,899,168.89	8,786,500	172,356.92
Net amount in force   144,006,183   1,379,072.23   939,880   16,860.11	In force at the end of				
RECAPITULATION OF FIRE RISKS AND PREMIUMS.   Year   Gross premiums   Charged. Uncarned.					
Vest	Net amount in force December 31, 1913	\$553,766,933	\$5,216,219.96	\$5,871,447	\$150,509.12
Written		TULATION OF FI			
1912   Two years		Amone			
1912   Two years					
1912   Three years	1912 }	2,006.1	34 15,223.	89 1-4	3,805.93
1912   Three years		3,459,8	22,796.	99 3-4	17,097.74
1913   106,358,031   868,374.37   5-6   723,645.31     1914   1,467,862   14,196.38   3-8   5,323.81     1912   1,242,065   13,116.28   5-8   8,197.64     1913   921,938   8,016.34   7-8   7,014.29     1900   18,367,226   209,609.03   3-10   62,832.70     1911   1912   22,508,568   262,773.90   1-2   131,386.95     1912   29,861,668   311,908.65   9-10   196,359.79     1913			14 719,764.	.23 1-6 48 1-2	
961,026				27 5_R	723.645.31
1910   18,367,226   209,609.03   3-10   62,882.70   1911   1912   22,508,568   262,773.90   1-2   131,386.95   1912   23,950,215   280,514.00   7-10   196,359.79   1913   29,861,668   311,908.65   9-10   280,717.81   1912   29,861,668   311,908.65   9-10   280,717.81   18,40.23   35,218,219.96   \$2,723,913.68   \$2,723,913.69   \$2,723,913.69   \$2,	1910 )	961,0	26 8.172.	78 1–8	1,021.60
1910   18,367,226   209,609.03   3-10   62,882.70   1911   1912   22,508,568   262,773.90   1-2   131,386.95   1912   23,950,215   280,514.00   7-10   196,359.79   1913   29,861,668   311,908.65   9-10   280,717.81   1912   29,861,668   311,908.65   9-10   280,717.81   18,40.23   35,218,219.96   \$2,723,913.68   \$2,723,913.69   \$2,723,913.69   \$2,	1911 Four years	1,467,8	32 14,196.	88 3–8	5,323.83
1910   18,367,226   209,609.03   3-10   62,882.70   1911   1912   22,508,568   262,773.90   1-2   131,386.95   1912   23,950,215   280,514.00   7-10   196,359.79   1913   29,861,668   311,908.65   9-10   280,717.81   1912   29,861,668   311,908.65   9-10   280,717.81   18,40.23   35,218,219.96   \$2,723,913.68   \$2,723,913.69   \$2,723,913.69   \$2,	1912	1,242,0	55 13,116.	28 5-8	8,197.64
1911   Five years   22,508,568   262,773.90   1-2   131,336.95   1912   23,950,215   280,514.00   7-10   196,359.79   29,861,668   311,908.65   9-10   280,717.81   1,840.23   1,840.23   1,008.65   9-10   280,717.81   1,840.23   1		15.519.1	185.478	09 1-10	18.547.80
1912   1912   22,508,568   262,773.90   1-2   131,388.95   1912   23,861,668   311,908.65   9-10   196,559.79   196,559.	1910	18 367 2	26 209.609.	.03 <b>3–1</b> 0	62,882.70
Totals \$553,766,933 \$5,216,219.96 \$2,723,913.68  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  BUSINESS IN CONNECTICUT, 1912.  Gross risks written  Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut  Net risks written  Cross premiums on risks written  Less \$9,426.36 return premiums, and \$6,094.03 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  Net losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Less sourced  Gross risks written  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  \$21,422.700  \$44,050.00  \$1,40,607.00  \$44,515.94  \$15,745.29  1,637.04  \$11,431.53  Marine and Inland.  \$232,560.00  30.090.00	1911   Five years	22,508.5	68 <b>262,</b> 773.	.90 1-2	131,386.95
Totals \$553,766,933 \$5,216,219.96 \$2,723,913.68  GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  BUSINESS IN CONNECTICUT, 1912.  Gross risks written  Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut  Net risks written  Cross premiums on risks written  Less \$9,426.36 return premiums, and \$6,094.03 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  Net losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Less sourced  Gross risks written  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  \$21,422.700  \$44,050.00  \$1,40,607.00  \$44,515.94  \$15,745.29  1,637.04  \$11,431.53  Marine and Inland.  \$232,560.00  30.090.00		23,950,2 29,861,6	LO 280,014. RS 911 008	.00 7-10 65 9-10	196,359.19 280 717 81
GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  BUSINESS IN CONNECTICUT, 1912.  Gross risks written  Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut  Net risks written  S7,140,607.00  Gross premiums on risks written  Less \$9,426.36 return premiums, and \$6,094.03 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  Net losses paid  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  S14,108.25  Losse paid  S14,108.25  Losse paid  S15,745.29  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  S14,108.25  S12,168.29  736.76  \$11,431.53  Marine and Inland.  Gross risks written  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  30,090.00	Over five years	460,3	3 <b>4,051</b> .		1,840.23
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Business in Connecticut, 1912.  Business in Connecticut, 1912.  Fira. \$9,302,834.00  Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut  Net risks written  S7,140,607.00  \$4,	Totals	\$553,766,9	33 \$5,216,219.	96	\$2,723,913.68
\$9,302,834.00   Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut   2,162,227.00	Largest gross aggregate anywhere in the United reinsurance, whether the	amount insured States, without same be in a	in any one ha any deduction imitted or non-ac	zard located whatever for imitted com-	<b>\$100,000</b> .00
Less \$1,442,235.00 risks canceled, and \$719,992.00 reinsurance in companies authorized in Connecticut   2,162,227.00	Gross risks written				
Net risks written	Less \$1.442.235.00 risks	canceled, and \$7	19,992.00 reinsur	ance in com-	
Gross premiums on risks written Less \$9,426.36 return premiums, and \$6,094.03 premiums for reinsurance in companies authorized in Connecticut  Net premiums received  Net premiums received  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid  Net losses paid  S14,108.25  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  Less losses on risks reinsured in companies authorized in Connecticut  Net losses incurred  S12,168.29  736.76  Net losses incurred  S11,431.53  Marine and Inland.  Gross risks written  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut  30,090.00	·				\$7 140 807 00
Net premiums received					
Losses paid \$15,745.29  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid \$14.108.25  Losses incurred \$12.168.29  Tess losses on risks reinsured in companies authorized in Connecticut  Net losses incurred \$11,431.53  Net losses incurred \$11,431.53  Marine and Inland.  Gross risks written \$232,560.00  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut \$30.090.00	Less \$9,426.36 return p surance in companies	remiums, and authorized in C	6,094.03 premius onnecticut	ns for rein-	• •
Losses paid \$15,745.29  Less losses on risks reinsured in companies authorized in Connecticut  Net losses paid \$14.108.25  Losses incurred \$12.168.29  Tess losses on risks reinsured in companies authorized in Connecticut  Net losses incurred \$11,431.53  Net losses incurred \$11,431.53  Marine and Inland.  Gross risks written \$232,560.00  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut \$30.090.00					\$68,995.56
Losses incurred	Losses paid		<b></b>		
Losses incurred	Not losses paid				\$14 108.25
Gross risks written	Losses incurred			• • • • • • • • • • •	\$12,168.29
Gross risks written					\$11,431.53
Gross risks written \$232,560.00  Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut 30,090.00					
Less \$30,090.00 risks canceled, and \$0.00 reinsurance in companies authorized in Connecticut					
· ·	Less \$30,090.00 risks ca	anceled, and \$0			

Gross premiums on risks written	••••••	· · · · · -	Marine and Inland. \$4,486.12 486.92
Net premiums received			\$3,999.20 \$765.91 0.00
Net losses paid	ed in Conne	eticut	\$765.91 \$765.91 0.00
Net losses incurred	••••••	••••	\$765.91
Schedule D. Bonds and Stocks owned	by the Com	pany.	
GOVERNMENT BONDS: I	Book value.	Rate.	Market value.
	\$54,623.36		\$51,520.00
, ,,,			•
STATE, COUNTY, AND MUNICIPAL BONDS: -			•
Georgia State, 41/2 %, 1915	11,263.76	99	9,900.00
Georgia State, 41/2%, 1922	11,263.76 11,816.23 70,925.00	100	9,900.00 10,000.00 64,050.90 31,040.00 23,250.00
Massachusetts State, 3½%, 1935	32,520.00	91 1/9	64,050.90 21 040 00
Westchester County. N. Y., 4%, 1979	25.375.00	93	23.250.00
Westchester County, N. Y., 4%, 1981	25,375.00	93	23,250.00
Cleveland, Ohio, 4%, 1917	52,245.00	99	49,500.00
Vor Vork City 414 % 1957	167 839 28	103	154 500 00
New York City, 31/2 %, 1940	8,942.82	85	8,500.00
New York City, 31/2 %, 1950	19,328.72	83	18,260.00
Portland, Oregon, 4%, 1934	50,750.00	92	46,000.00
Richmond, Virginia, 4%, 1920	25,000.00	89	22 250 00
Rochester, N. Y., 31/4 %, 1928	43,500.00	85	42.500.00
Schenectady, New York, 4%, 1923	5,000.00	96	4,800.00
Georgia State, 4½%, 1915  Georgia State, 4½%, 1915  Georgia State, 4½%, 1922  Massachusetts State, 3½%, 1935  New York State, 4%, 1961  Westchester County, N. Y., 4%, 1979  Westchester County, N. Y., 4%, 1979  Cleveland, Ohio, 4%, 1917  Cleveland, Ohio, 4%, 1933  New York City, 3½%, 1957  New York City, 3½%, 1950  Portland, Oregon, 4%, 1934  Richmond, Virginia, 4%, 1926  Rochester, New York, 3½%, 1928  Schenectady, New York, 3½%, 1923  Watertown, New York, 3½%, 1923  Vonkers, New York, 4%, 1923	5,000.00 25,000.00	98 96	31,040.00 23,250.00 49,500.00 50,500.00 18,4500.00 46,000.00 47,500.00 42,250.00 48,800.00 48,800.00 48,800.00 48,800.00 48,800.00 48,800.00
RAILROAD BONDS:			
Alahama Midland 5% 1928	27 343 7K	102	25,750.00 3,360.00 22,500.00 94,500.00 34,125.00 24,840.00 12,500.00 20,200.00 22,250.00 59,800.00
Atchison, Topeka & Santa Fé. 4%, 1995	3,668.40	84	3,360.00
Atlantic Coast Line, 4%, 1952	23,250.00	90	22,500.00
Baltimore & Ohio, 31/2 %, 1925	101,325.00 36,937.50	90	94,500.00
Bach Creek 4% 1936	27.527.45	92	24 840 00
Buffalo & Susquehanna, 4%, 1951	22,125.00	50	12,500.00
Central of Georgia, 5%, 1945	21,800.00	101	20,200.00
Chattanooga Station, 4%, 1957	28,050.00	189	22,250.00
Chicago Rurlington & Quincy, 314 %, 1949	22,312.50	8114	20,375.00
Chicago, Mil. & St. Paul, 5%, 1921	63,340.00	81 1/4 102 1/4 102 1/4	56,375.00
Chicago, Mil. & St. Paul, 5%, 1921	29,218.75 23,464.58 117,902.50	1021/3	25,625.00
Chicago Pock Island & Pacific & Chicago Pock Island & Pacific	23,404.08	10414	21,500.00
Chicago & Eastern Illinois, 5%, 1937	83,187.50	96	72,000.00
Chicago, & Erie, 5%, 1982	11,025.00		
Cincinnati, Dayton & Ironton, 5%, 1941	19,400.00 95,964.44	95	19,000.00
Delaware & Hudson Co., 7%, 1917	31.293.75	108	90,000.00
Denver & Rio Grande, 4%, 1936	31,293.75 21,850.00	81	27,000.00 20,250.00 22,000.00
Flint & Pere Marquette, 5%, 1939	25,000.00	95 90 108 81 88	22,000.00
Greet Northern North Pac C P & C 40 1001	53,750.00 71,960.41	104	52,000.00
Hereford Railway Co., 4%, 1930	9.500.00	104 941/4 87 89	70,875.00 8,700.00
Illinois Central, 4%, 1951	9,500.00 104,582.00	89	89,000.00
Kansas City Terminal, 4%, 1960	48,500.00	92	46,000.00 <b>5</b> 0,000.00
Lake Shore & Michigan Southern 4% 1931	56,780.00 45,718.75	92 100 89 100	<b>50,000.00</b> <b>44,500.00</b>
Lehigh Valley, 41/2	25,837.50	100	25,000.00
Milwaukee, Lake Shore & Western, 6%, 1921	2,400.00	108	8,240.00
RAILROAD BONDS:—  Alabama Midland, 5%, 1928 Atchison, Topeka & Santa F6, 4%, 1995 Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 4%, 1948 Beech Creek, 4%, 1936 Buffalo & Susquehanna, 4%, 1951 Central of Georgia, 5%, 1945 Chattanooga Station, 4%, 1957 Chesapeake & Ohio, 5%, 1938 Chicago, Burlington & Quincy, 3½%, 1949 Chicago, Mil. & St. Paul, 5%, 1921 Chicago, Mil. & St. Paul, 5%, 1921 Chicago, Mil. & St. Paul, 5%, 1921 Chicago, Rock Island & Pacific, 6%, 1917 Chicago & Eastern Illinois, 5%, 1937 Chicago, & Erie, 5%, 1982 Cincinnati, Dayton & Ironton, 5%, 1941 Cin., Indianapolis, St. Louis & Chicago, 4%, 1936 Delaware & Hudson Co., 7%, 1917 Denver & Rio Grande, 4%, 1936 Fint & Pere Marquette, 5%, 1939 Fort Worth & Denver City, 6%, 1921 Great Northern, North. Pac, C. B. & Q., 4%, 1921 Hereford Railway Co., 4%, 1930 Illinois Central, 4%, 1961 Kansas City Terminal, 4%, 1960 Lake Erie & Western, 5%, 1937 Lake Shore & Michigan Southern, 4%, 1931 Lehigh Valley, 4½%, 1940 Milwaukee, Lake Shore & Western, 6%, 1921 Milsouri Pacific, 6%, 1920 Missouri Pacific, 6%, 1920	53,598.75 119,250.00	108 104 103	52,000.00 103,000.00

	Book value.	Rate.	Market value.
Montana Central, 5%, 1937	34,200.00	105	31,500,00
N. Y. Central & Hudson River, 31/2 %, 1998	87,270.00	77	88,500.00
N. Y., Chicago & St. Louis, 4%, 1937	50.862.50	961/4	48.250.0u
New York & Northern, 5%, 1927	37,413,60	102	34,680.00
N. Y., Susquehanna & Western, 5%, 1937	1.800.00	95	2,850.00
Oregon Short Line, 4%, 1929	28,500.00	89	26,700.00
Oregon Short Line, 5%, 1946	28,500.00	105	26,250.00
Pennsylvania, 31/2 %, 1915	47,531.25	97	48,500.00
Philadelphia & Reading Terminal, 5%, 1941	6,700.00	112	11,200.00
Richmond & Danville, 5%, 1927	21,762.50	101	20,200.00
Seaboard & Roanoke, 5%, 1926	21,794.53	101	20,200.30
St. Louis, Iron Mt. & So., 5%, 1931	84,679.88	101	75,750.00
St. Paul, Minn. & Manitoba, 41/2 %, 1933	81,559.50	100	75,000.00
Southern, 5%, 1994	113,798.85	102	102,000.00
Southern Pacific, 4%, 1955	47,166.66	89	44,500.00
Terminal R. R. Association of St. Louis, 4%, 1953.	49,037.50	87	43,500.00
Union Pacific, 4%, 2008	96,937.50	91	91,000.00
Western North Carolina, 6%, 1914	35,402.00	100	31,000.00
Winston-Salem Southbound, 4%, 1960	23,250.00	87 1/	21,875.00
MISCELLANEOUS BONDS: -			
American Telephone & Telegraph Co., 4%, 1929	44,625.00	85	42,500.00
MISCELLANEOUS STOCKS: -			
185 shs. Mil. Underwriters' Bldg. Association	185.00	100	185.00
10 " Underw. Salv. Co., New York	1.000.00	100	1,000.00
10 " Underw. Salv. Co., Chicago	1,000.00	100	1,000.00
Totals	\$3,115,622.34		\$2,866,825.00

# UNITED STATES BRANCH OF THE MINERVA RETROCESSION AND REINSURANCE COMPANY.

# COLOGNE, GERMANY.

Admitted to the United States, January, 1912.

United States Manager, EDWIN M. CRAGIN, 1 Liberty St., New York City.

Trustees, John Claflin, Ralph L. Cutter, Woodbury Langdon, of New York.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	<b>\$629,</b> 307.06
IN	COME.	·	
	Fire.		
Gross prems. received during the year	<b>\$</b> 772, <b>6</b> 55.08		
Deduct return premiums	183,512.00		
Received for premiums		\$589,143.08	
Gross interest on bonds		22,517.79	
Received from home office		158,729.29	
Total income		• • • • • • • • • • • • • • • • • • • •	770,390.16
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •		\$1,399,697.22

# DISBURSEMENTS.

Gross amount paid policy-holders	Fire.
for losses (including \$37,544.50 occurring in previous years)  Deduct amount received for salvage,	<b>\$</b> 272,514.80
\$1,997.81	
and for discount,	
<b>\$47.02</b>	<b>2</b> ,044.83

<del></del>	
Net amount paid policy-holders for losses	\$270,469.97
Expenses of adjustment and settlement of losses	4,712.36
Commissions or brokerage	181,312.94
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	3.144.27

State taxes on premiums	11,693.28	
Insurance-department licenses and fees	1,319.90	
Municipal taxes	1,120.02	
County taxes	148.84	
Miscellaneous office expenses	97.50	
Remitted to home office	165,194.72	
Total disbursements		639,213.80
Balance	• • • • • • • • • • • • • • • • • • • •	\$760,483.42
LEDGER ASSETS.		·
Book value of bonds (Schedule D)	<b>\$</b> 743,893.75	
Agents' balances, under three months due	16,589.67	
Total ledger assets, as per balance		\$760,483.42
NON-LEDGER ASSETS.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	7,462.00
Gross assets		<b>\$</b> 767, <b>94</b> 5.42
DEDUCT ASSETS NOT ADMITTE		
Book value of bonds over market value (Schedule D)	• • • • • • • • • • • • • • • • • • • •	24,343.75
Total admitted assets	•••••	\$743,601.67
LIABILITIES.		
Gross claims for losses reported and unadjusted, plus		
losses incurred prior to December 31, not reported .		<b>\$63,652.96</b>
Unearned premiums on fire risks		398,139.63
Estimated federal, state, and other taxes, hereafter pe	ayable	6,000.00
Total liabilities, except deposit capital		\$467,792.59
Deposit capital required by statute	\$200,000.00	
Surplus over all liabilities	75,809.08	
Surplus as regards policy-holders		275,809.08
Total		\$743,601.67
RISKS AND PREMIUMS, 1913.		
Fire, In force December 31, 1912	Risks. \$49,855,215	Premium. \$529,958.63
Written or renewed during the year	75,690,846	772,655.08
Total  Deduct those expired and marked off as terminated	\$125,546,061 58,448,083	\$1,302,613.71 608,075.01
In force at the end of the year 1913	\$67,097,978 0.00	\$694,538.70 0.00
Net amount in force December 31, 1913	\$67,097,978	\$694,538.70

	TULATION OF FIRE	RISKS AND PREMI	TMS.	
Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$38.731.861	\$408,327.58	1-2	\$204.163.78
1912)_	1,478,640	12,641.20	1-4	8,160.31
1913 Two years 1911 )	2,082,217	18,993.58	3-4	14,245.18
1912 Three years	681,526 8,245,835	11,147.08 79,205.21	1-6 1-2	1,857.84 39,602.60
1913	10,593,007	99,292.40	5–6	82,743.66
1912 } Four years	476,124	4,679.50	5–8	2,924.65
	679,711 1,853,967	7,231.23 23.022.73	7–8 7–10	6,327.30 16.115.89
1912   Five years	2,275,090	29,998.24	9-10	26,998.42
Totals	\$67,097,978	\$694,538.70		\$398,139.63
•	GENERAL INTER	ROGATORIES.		
Largest gross aggregate anywhere in the United reinsurance, whether the	States, without as same be in admi	ny deduction wha tted or non-admi	tever for tted com-	
panies?		• • • • • • • • • • • • • • • • • • • •	Answer	\$15,000.00
	Business in Conn	•		Fire.
Gross risks written Less \$492,732.00 risks	anceled, and \$0.00	reinsurance in	companies	\$1,915,134.00
authorized in Conne				492,732.00
Net risks written				\$1,422,402.00
Gross premiums on risks v Less \$2,611.81 return pr	rritten			\$13,160.73
Less \$2,611.81 return pr in companies autho	emiums, and \$0.00 rized in Connecticu	premiums for real	insurance	2,611.81
Net premiums received				\$10,548.92
Less losses on risks rein	sured in companies	authorized in C	onnecticut	\$2,801.12 0.00
Net losses paid				\$2,801.12
Losses incurred				\$2,555.72
Less losses on risks rein	sured in companies	authorized in C	onnecticut	0.00
Net losses incurred	••••••••	• • • • • • • • • • • • • • • • • • • •		\$2,555.72
•				
Sched	lule D. Bonds own	ed by the Compo	ny.	
Government			ie. Rate.	Market value.
United States, 4%, 1925.	• • • • • • • • • • • • • • • • • • • •	\$114,312	.50 111	\$111,000.00
Municipal 1	Bonds: —			
New York City, 4%, 1959		200,250	.00 95	190,000.00
New York City, 4%, 1958		10.000		9,500.00
New York City, 41/4 %, 19 New York City, 41/4 %, 19	62	158,593 74,487		158,400.00 74,250.00
RAILROAD B	onds: —			
Southern Pacific, 4%, 19	55	47,562		44,500.00
Chicago & Northwestern, 4	<b>%</b> , 1987	49,187	.50 98	46,500.00
Chicago & Northwestern, 4 Delaware & Hudson Co., 4 New York, Chicago & St. 1	%, 1943	49,500 40,050		47,000.00 38,400.00
				\$719,550.00
IULAIS	• • • • • • • • • • • • • • • • • • • •	\$120,000		\$115,000.00

# UNITED STATES BRANCH OF THE MUNICH REINSURANCE COMPANY,

## BAVARIA, GERMANY.

Admitted to the United States, October, 1898.

United States Manager, CABL SCHREINER, N. W. corner Asylum and Main Sta, Hartford, Conn.

Trustees, Walter T. Rosen, Isaac N. Seligman, Hermann Sieloken, of New York City.

# DEPOSIT CAPITAL.

	<b>40,014,002.38</b>
•	
. \$5,698,478.64	
ı	
2,853.90	
	5,996,529.11
	\$12,610,881.64
	5 . 1 - - \$5,698,478.64 1 8

\$3,700,227.09

Net amount paid policy-holders for losses .... \$3,650,390.32

49,836.77

Gross amount paid policy-holders for losses (including \$670,110.86

Deduct amount received for salvage

occurring in previous years) ....

Commissions or brokerage	1,551,140.90	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	43,647.39	
Rents	4,200.00	
Advertising, \$263.10; printing and stationery,		
<b>\$2,</b> 128.40	2,391.50	
Postage, telegrams, telephone and express	1,041.85	
Legal expenses	5,529.81	
Furniture and fixtures	1,592.88	
Underwriters' boards and tariff associations	5,735.49	
State taxes on premiums	3,028.48	
Insurance-department licenses and fees	6,166.51	
Federal corporation tax	3,621.18	
Remitted to home office	380,904.79	
Total disbursements		5,659,391.10
Balance		
LEDGER ASSETS.		
Book value of bonds, \$5,894,038.11, and stocks,		
\$182,518.75 (Schedule D)	90 070 EE0 00	`
	<b>\$6,076,556.86</b>	
Deposits in trust companies and banks on interest	835,021.19	
Agents' balances, under three months due	39,912.49	,
Total ledger assets, as per balance		\$6,951,490.54
DEDUCT ASSETS NOT ADMIT	ED.	
Investments not in control of trustees  Book value of bonds and stocks over market value	\$997,989.19	
(Schedule D)	533,548.86	
Total		1,531,538.05
Total admitted assets		\$5,419,952.49
LIABILITIES.		
Gross claims for losses reported and unadjusted, pl	us reserve for	
losses incurred prior to December 31, not reported		\$780,778.00
Unearned reinsurance premiums on fire risks		4,163,837.15
Estimated federal, state, and other taxes, hereafter		10,000.00
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities	\$200,000.00	\$4,954,615.15
Surplus as regards policy-holders	•••••	465,337.34
Total	•••••	\$5,419,952.49

# RISKS AND PREMIUMS, 1918.

RISKS AND PREMIUMS, 1918.				
	Fire.		Risks.	Reinsurance.
In force December 81, 1913 Written or renewed during	2 the year	\$6 	71,294,944 91,038,361	Premiums. \$7,197,478.45 7,259,680.35
Totals			62,333,805 01,953,799	\$14,457,158.80 6,498,445.83
In force at the end of Deduct amount reinsured	the year 1913	\$7	60,879,506 0	\$7,963,712.97 0.00
Net amount in force De	ecember 31, 1913	\$7	60,379,506	\$7,963,712.97
RECAPIT	ULATION OF FIRE F	ISKS AND PREM	IUMS.	
Year	•	Gross reinsurance Premiums		Reinsurance Premiums
Written. Term.	Amount.	charged.		unearned.
1913 One year or less	\$380,969,335	\$3 984,283.94	1-2	\$1,592,141.97
1912 } Two years	7,079,832 9,388,008	77,560.83 98,182.42	1-4 3-4	19,390.21 73,636.82
	60,993,023	628,316.17 778,359.10	Ĭ-Ē	73,636.82 104,719.36 889,179.55
1912 Three years	60,993,023 70,797,291	778,359.10	1-6 1-2 5-6	389,179.55
1911 1912 1913 1910	82,652,293 2,369,396	864,400.82 25,200.11	5–6 1–8	720,334.02
1911	2,518,035	25,939.39	3–8	3,150.01 9,727.27
1911 1912 Four years	3,140,173	84.298.28	5-8	21,436.43
1910	8,819,050	39,940.69	7–8	34,948.10
1909)	19,098,536	161,808.94	1-10	16,180.89
1910   1911 } Five years	28,301,210	258,575.73 295,684.62	3-10 1-2	77,572.78 147,917,31
1912	24,307,216 28,698,369 31,200,891	342,441.27 348,770.66	1-10 3-10 1-2 7-10	147,817.31 239,708.89
1918 J	33,348,058	348,770.66	9-10	313,893.60
Totals —	\$760,879,506	\$7,963,712.97		\$4,163,837.15
G	ENERAL INTER	ROGATORIES.		
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?				
,	Business in Conne	ecticut. 1913.		Fire.
Gross risks written Less \$4,272,012.00 risks of authorized in Connecti	anceled, and \$0.00 cut	reinsurance in	companies	4,272,012.09
Net risks written				\$18 197 214 03
Gross reinsurance premiums Less \$29,327.04 return pr	on risks written	premiume for r	· · · · · · · · · · · · · · · · · · ·	\$167,734.98
in companies authoriz	ed in Connecticut .	······································		29,327.04
Net reinsurance premiur	ns received			\$188,407.94
Losses paid	ured in companies	authorized in C	onnecticut	\$76,382.28 0.00
Net losses paid				\$76,382.28
Losses incurred Less losses on risks reins	ured in companies	authorized in C	onnecticut	\$75,885.28 0.00
Net losses incurred				\$75,885.28
		<del></del>		
Schedule D. Bonds and Stocks owned by the Company.				
GOVERNMENT E		Book val		Market value.
				\$269,800.00
United States, 4%, 1925 United States, 4%, 1925 United States, 3%, 1918		\$302,375 67,375	.00 112	56,000.00
United States, 3%, 1918		102,468	.75 103	103,000.00
STATE AND MUNICIPAL BONDS:				
Massachusetts, 3%, 1931		98,250 51,187	.00 87	87,000.00
New York State, 3%, 1958	• • • • • • • • • • • • • • • • • • •	51,187 51,862	.50 96 .50 97	48,000.00 48,500.00
New York State, 3%, 1958 New York City, 3¼%, 1917 New York City, 8¼%, 1922	••••••	79,200	.00 94	48,600.00

	Book value.	Rate.	Market value.
New York City, 3 1/4 %, 1928	51,862.50	91	45,500.00
	5,431.25	95	4,750.00
Atchison, Topeka & Santa Fé, 4%, 1960 Atchison, Topeka & Santa Fé, 5%, 1917 Atchison, Topeka & Santa Fé, 5%, 1917 Atchison, Topeka & Santa Fé, 4%, 1995 Atchison, Topeka & Santa Fé, 4%, 1995 Atchison, Topeka & Santa Fé, 4%, 1955 Atlantic Coast Line, 4%, 1952 Atlantic Coast Line, 4%, 1952 Atlantic & Danville, 4%, 1948 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 4½%, 1919 Baltimore & Ohio, 4½%, 1920 Baltimore & Ohio, 4½%, 1921 Baltimore & Ohio, 4½%, 1921 Baltimore & Ohio, 4½%, 1922 Baltimore & Ohio, 4½%, 1923 Birmingham Ry, Light & Power Co, 4½%, 1954 Biroadway & Seventh Ave. 5%, 1943 Brooklyn Union Elevated, 5%, 1950 Canada Southern, 5%, 1962 Central of Georgia, 5%, 1945 Central of Georgia, 5%, 1945 Central of New Jersey, 5%, 1987 Central Pacific, 4%, 1949 Chesapeake & Ohio, 4½%, 1989 Chesapeake & Ohio, 4½%, 1989 Chesapeake & Ohio, 4½%, 1949 Chicago, Burlington & Quincy, 4%, 1958 Chicago, Burlington & Quincy, 4%, 1955 Chicago, Eastern Illinois, 5%, 1937 Chicago & Eastern Illinois, 5%, 1937 Chicago & Eastern Illinois, 5%, 1937 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago, Rock Island & Pacific, 4%, 2002 Chicago, Rock Island & Pacific, 4%, 1938 Cleviand Cincinnett Chic & St. Louts & Chic., 4%, 1936 Cleviand Cincinnett Chic & St. Louts & Chic., 4%, 1936			
Atchison, Topeka & Santa Fé, 4%, 1960	52,436.25	95	47,500.00
Atchison, Topeka & Santa Fé, 5%, 1917	49,942.50 95,586.25	100	53,000.00
Atchison, Topeka & Santa Fé. 4%, 1955	58.995.00	93 94	93,000.00 53 580 00
Atlantic Coast Line, 4%, 1952	70,125.00	94 91	53,580.00 68,250.00 22,000.00 26,100.00
Atlantic & Danville, 4%, 1962	23,875.00 29,250.00	88 87	22,000.00
Baltimore & Ohio, 31/2 %, 1925	66.079.38	88	66,000.00
Raltimore & Ohio, 3½%, 1925	55,952.50 9,702.87	90 98	54,000.00
Baltimore & Ohio, 4½%, 1920	9.659.07	97	9,800.00 9,700.00
Baltimore & Ohio, 4½%, 1921	9,617.42	97 97	9,700.00 9,700.00
Baltimore & Ohio, 4½%, 1923	9,577.82 9,540.16	97 96	9,700.00 9,600.00
Birmingham Ry., Light & Power Co., 41/2%, 1954	10,000.00 5,743.75	89	9,790.00
Brooklyn Union Elevated, 5%, 1950	5,743.75 50.500.00	100 100	5,000.00 50,000.00
Canada Southern, 5%, 1962	50,500.00 106,000.00	104	104,000.00
Central of New Jersey, 5%, 1945	66,472.50 6,687.50	102	104,000.00 62,220.00 5,700.00 69,000.00
Central Pacific, 4%, 1949	75.631.25	114 92	69.000.00
Chesapeake & Ohio, 4%, 1989	5,193.75 77,750.00	88	4,400.00
Chesapeake & Ohio, 41/2%, 1930	23,625.00	93 80	69,750.00 <b>20,</b> 000.00
Chesapeake & Ohio, 4½%, 1914	24,828.13	99	<b>24,75</b> 0.00
Chicago, Burlington & Quincy, 4%, 1958	42,500.00 73,687.50	61 92	30,500.00 69,000.00
Chicago & Eastern Illinois, 5%, 1987	28.500.00	96	24,000.00
Chicago, Lake Shore & Eastern 414 % 1969	47,875.00	66 93	33,000.00
Chicago, Milwaukee & Puget Sound, 4%, 1949	26,218.75 94,750.00 99,500.00	89	23,250.00 89,000.00
Chicago, Milwaukee & St. Paul, 41/2%, 1989	99,500.00	101	101,000.00 87,500.00
Chicago, Rock Island & Pacific, 4%, 2002	58,631.25 48,287.50	50 72	87,500.00 36,000.00
Chicago, Milwaukee & St. Paul, 4½%, 1989 Chicago, Rock Island & Pacific, 4%, 2002 Chicago, Rock Island & Pacific, 4%, 1934 Clacian, Indianapolis, St. Louis & Chic., 4%, 1936 Cleviand, Cincinnati, Chic. & St. Louis, 4%, 1993 Colorado & Southern, 4½%, 1935 Delaware & Hudson Co., 4%, 1916 Delaware & Hudson Co., 4%, 1916 Delaware & Hudson Co., 4%, 1943 Detroit & Mackinac, 4%, 1995 Erie, 4%, 1996 Erie, 4%, 1996 Erie, 4%, 1996 Erie, 4%, 1996 Illinois Central, 3½%, 1999 Illinois Central, 3½%, 1999 Illinois Central, 3½%, 1951 Kanawha & Michigan, 4%, 1990 Kansas City, Fort Scott & Memphis, 4%, 1936 Kansas City, Fort Scott & Memphis, 4%, 1936 Kansas City Southern, 5%, 1950 Lake Erie & Western, 5%, 1937 Lake Shore & Michigan Southern, 4%, 1931 Lake Shore & Michigan Southern, 1928 Lake Shore & Michigan Southern, 194%, 1914 Louisville & Nashville, 3%, 1980 Macon, Dublin & Savannah, 5%, 1947 Manhattan, 4%, 1990 Minneapolis, St. Paul, & Sault Ste. Marie, 4%, 1938	10.000.00	92	36,000.00 9,200.00 32,760.00
Colorado & Southern, 44, %, 1935	37,321.25 49,625.00	84 91	32,76J.00 45,500.00
Delaware & Hudson Co., 4%, 1916	48.957.50	97	48,500.00
Detroit & Mackinac. 4%, 1995	99,250.00 98,000.00	94 85	94 000 00
Erie, 4%, 1996	43,687.50	72	85,000.00 36,000.00 20,750.00
Erie, 4%, 1996	25,031.25	83	20,750.00
Florida West Shore, 5%, 1934	47,687.50 25,500.00	88 95	44,000.00 23,750.00
Fort Worth & Rio Grande, 4%, 1928	21,600.00 26,230.00 46,937.50	64	16,000.00
Illinois Central, 4%, 1955	26,230.00 46,937.50	97 90	24 250 00
Illinois Central, 31/2%, 1951	23,250.00	90 77	45,000.00 19,250.00 8,500.00
Kansas City. Fort Scott & Memphis. 4%, 1936	9,200.00 67,290.00	85 72	8,500.00
Kansas City Southern, 3%, 1950	102,851.25 100,750.00	69	56,160.00 103,500.00
Lake Erie & Western, 5%, 1950	100,750.00	95	95,000.00
Lake Shore & Michigan Southern, 4%, 1931	4,560.00 71,003.75	100 89	4,000.00 66,750.00 22,250.00 100,000.00
Lake Shore & Michigan Southern, 1928	71,003.75 23,417.50	89	22,250.00
Louisville & Nashville, 3%, 1980	99,400.00 11,530.00	100 <b>69</b>	100,000.00 11,040.00
Macon, Dublin & Savannah, 5%, 1947	19,600.00 25,940.00	95	19,000.00
Mahhattan, 4%, 1990	20,940.00 29 625 00	89 90	22,250.00 27,000.00
Missouri, Kansas & Texas, 4%, 1990	29,625.00 24,932.50	88	22,000.00
New York, Chicago & St. Louis, 4%, 1921	25,625.00 22,875.00	93	22,000.00 23,250.00
New York, New Haven & Hartford, 6%, 1948	7,000.00	86 106	21,500.00 7.420.00
New York, Ontario & Western 40%, 1956	88,831.25	68	7,420.00 61,200.00
Norfolk & Western, 4%, 1932	86,375.00 3,000.00	85 103	<b>85,000.00</b> 3,090.00
Norfolk & Western 4%, 1996	49,037.50	94	47,000.00
Norfolk & Western, 41/2%, 1938	83,406.2 <b>5</b> 3,075.00	103 102	35,020.J0 3,060.00
Mineapolis, St. Paul. & Sault Ste. Marie, 4%, 1938 Missouri, Kansas & Texas, 4%, 1990 Missouri, Pacific, 5%, 1920 New York, Chicago & St. Louis, 4%, 1931 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 3½%, 1956 New York, New Haven & Hartford, 3½%, 1956 New York, Ontario & Western, 4%, 1955 Norfolk & Western, 4%, 1932 Norfolk & Western, 4%, 1996 Norfolk & Western, 4%, 1932 Norfolk & Western, 4%, 1938 Northern Pacific Great Northern, 4%, 1921 Northern Pacific, 3%, 2047 Northern Pacific, 4%, 1927	48,097,50	95	47.500.00
Northern Pacific, 4%, 1997	36,500.00 25,187.50	65 93	32,500.00
· ··· · · · · · · · · · · · · · · · ·	20,101,00	73	23,250.00

	Book value.	Rate.	Market value.
Northern Pacific, 4%, 1996	50.000.00	89	44,500.00
Oregon Railroad & Navigation, 4%, 1946	49.875.00	91	45,500.00
Oregon-Washington R. R. & Navig., 4%, 1961	92,000.00	88	88.000.00
Pennsylvania, 3½%, 1915	192,538.88	97	194,000.00
	26.196.25	100	25,000.00
Pennsylvania, 4½%, 1921	50.000.00	100	50,000.00
Pittsburgh, Cincin., Chic. & St. Louis, 41/2 %, 1963		93	46,500.00
Reading, 4%, 1997	49,146.25		
Rio Grande Western, 4%, 1939	19,800.00	80	16,000.00
San Antonio & Aransas, 4%, 1943	39,937.50	77	38,500.00
Seaboard Air Line, 4%, 1933	42,500.00	83	41,500.00
Seaboard Air Line, 4%, 1959	82,500.00	74	74,000.00
Southern Pacific, 4%, 1929	100,250.00	86	86,000.00
Southern Pacific, 4%, 1955	72,000.00	90	<b>67,5</b> 00. <b>00</b>
Southern Pacific, 4%, 1949	24,085.00	91	22,750.00
Southern, 4%, 1951	24,500.00	84	21,000.00
St. Louis, Iron Mt. & Southern, 5%, 1931	27.500.00	102	25,500.00
St. Louis & San Francisco, 4%, 1951	135,000.00	71	106,500.00
St. Louis Southwestern, 4%, 1989	49,005.00	85	42,500.00
Toledo & Ohio Central, 5%, 1935	13,200.00	104	12,480.00
Toledo & Ohio Central, 5%, 1935	16,200.00	103	15.450.00
Tinian Decide 400 0000	47.625.00	91	45.500.00
Union Pacific, 4%, 2008	74.016.25	96	72,000.00
Union Pacific, 4%, 1947			138.000.00
Union Pacific, 4%, 1927	154,920.00	92	
United Railroads of San Francisco, 4%, 1927	60,043.75	52	39,000.00
Wabash, 5%, 1939	38,637.50	102	34,680.00
Wabash, 3½%, 1941	42,875.00	65	32,500.00
West Shore, 4%, 2361	51,626.25	91	45,500.00
Western Maryland, 4%, 1952	67,875.00	76	57,000.00
Western New York & Pennsylvania, 4%, 1943	18,350.00	75	15,000.00
Western Pacific. 5%, 1933	72,500.00	75	56,250.00
Wheeling & Lake Erie, 4%, 1949	23,203,13	74	18,500.00
Wisconsin Central, 4%, 1949	67.988.75	86	63,640.00
MISCELLANEOUS BONDS:	,		
	F 00F T0	40.	E 000 00
American Dock & Improvement Co., 5%, 1921	5,687.50	104	5,200.00
Consolidated Indiana Coal Co., 5%, 1935	24,625.00	80	20,000.00
Lackawanna Steel Co., 5%, 1923	20,160.00	90	18,900.00
Lackawanna Steel Co., 5%, 1950	12,750.00	72	10,800.00
RAILROAD STOCKS:			
250 shs. Atchison, Topeka & Santa Fé, pref	21,568.75	100	25.000.00
			12,768.00
168 " New York, New Haven & Hartford,	21,000.00	76	17,100.00
200 Montola & Western, pret	15,700.00	86	17,200.00
1500 " Pennsylvania,	84,750.00	110	82,500.00
MISCELLANEOUS STOCKS:			
250 shs. Consolidated Gas Co. of New York	39,500.00	131	32,750.00
Totals	\$6,076,556.86		\$5,543,008.00

# UNITED STATES BRANCH OF THE NATIONALE FIRE INSURANCE COMPANY,

### PARIS, FRANCE.

Admitted to the United States, August, 1910.

United States Managers, STARKWEATHER & SHEPLEY, INC., 17 Custom House St., Providence, R. I.

Trustees, BANKERS' TRUST Co., New York City.

# DEPOSIT CAPITAL. \$200,000.00.

INC	OME.		
	Fire.		
Gross prems. received during the year Deduct reinsurance,	\$809,045.33		
\$357,156.68			
and return premiums,			
\$181,294.54	538,451.22		
Received for premiums		<b>\$271,194.11</b>	
Gross interest on bonds	<b>\$</b> 21,860.00		
Gross interest on deposits	1,775.11		
Gross interest on deposit with Phila-			
delphia Underwriters' Association	3.15		
Gross interest from Phenix Fire In- surance Co. under reinsurance			
treaty	374.63		
Total gross interest	• • • • • • • • • • • • • • • • • • • •	24,012.89	
Total income	- • • • • • • • • • • • • • • • • • • •		295,207.00
Sum of both amounts		• • • • • • • • • •	\$930,323.14

FIRE --- 53

# DISBURSEMENTS.

Fire.		
Gross amount paid policy-holders		
for losses (including \$39,840.18		
occurring in previous years) \$306,835.50		
Deduct amount received for salvage,		
\$4,401.20		
for reinsurance in other companies,		
\$182,808.42		
and for discount,		
\$241.13		
Net amount paid policy-holders for losses	\$119,384.75	
Expenses of adjustment and settlement of losses	2,042.66	
Commissions or brokerage	87,361.04	
Salaries, fees, and all other charges of officers,	.,	
directors, trustees, and home-office employees	195.00	
Advertising, \$277.56; printing and stationery,	200,00	
\$4.54	282.10	
Legal expenses	41.35	
Underwriters' boards and tariff associations	1,996.40 -	
Fire department, fire patrol and salvage corps	-,	
assessments, fees, taxes, and expenses	1,797.26	
Inspections and surveys	477.86	
State taxes on premiums	4,243.97	
Insurance-department licenses and fees	2,546.05	
Federal corporation tax	42.61	
City taxes and licenses	982.07	
Surety bonds	129.06	
Commission on investments	25.00	
Auditing books	112.50	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	221,659.68
Balance		\$708,663.46
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$</b> 534,610.00	
Deposits in trust companies and banks on interest.	114,772.69	
Agents' balances, under three months due	59,180.77	
Cash deposited with Philadelphia Underwriters'		
Association	100.00	
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	\$708,663.46
Non-Ledgeb Assets.		
Interest accrued on bonds		6,998.33
Gross assets		\$715,661.79

# DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees	\$29,511.80 7,460.00	
Total	•••••	36,971.80
Total admitted assets	••••••	<b>\$</b> 678,689.99
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$8,764.14</b>	•
31, not reported	42,036.54	_
Gross claims for losses resisted	8,100.00	`
Total	\$58,900.68	
Deduct reinsurance due or accrued	28,679.33	
Net amount of unpaid losses and claims		<b>\$30,2</b> 21.35
Unearned premiums on fire risks	• • • • • • • • • • • •	194,114.68
Estimated federal, state, and other taxes, hereafter p	o <b>a</b> yable	5,000.00
Contingent commissions or other charges due or accr	ued	19,529.66
Reinsurance and return premiums due	•••••	65,659.86
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities	\$200,000.00	\$314,525.55
Surplus as regards policy-holders		364, 44.44
Total		\$678,689.99
SPECIAL DEPOSITS.		

(Showing deposits not held for protection of all policy-holders.)

	State,	Country,	Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
				\$9,700.00 23,250.00	\$1,200.76 10,803.56
Special d	enosits i	n excess	of corresponding liabilities, \$27	7.245.68.	

### RISKS AND PREMIUMS, 1918.

Fire.		
	Risks.	Premiums.
In force December 31, 1912	\$70,556,946 89,172,641	\$583,789.18 809,645.33
Totals Deduce those expired and marked off as terminated	\$159,729,587 70,884,153	\$1,393,484.51 585,687.19
In force at the end of the year 1918  Deduct amount reinsured	\$88,845,434 50,186,978	\$807,747.32 461,980.45
· Net amount in force December 31, 1918	\$38,658,456	\$345,766.87

RECAPITU	LATION OF FIRE RIS	KS AND PREMIT	MS.	
Year		oss premiums		Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$21,444,552	\$191,554.25	1-2	\$95,777.13
1912 ) 1912 ( Two years	44,630	668.95	1-4	167.24
1918 (Two years 1911)	262,981 2,718,693	1,552.89	3-4 1-6	1,164.67
1912 Three years	3,808,040	20,505.87 31,457.09	1-0	3,417.65 15,728.55
1913	6.156.353	51,879.14	5–6	48,232.62
1910 1	5,280	40.68	1–8	5.09
1911 (	89,618	538.21	<b>3–8</b>	201.83
1912 Four years	37,831	508.72	5–8 7–8	317.95
1913 J 1909 )	17,007	179.97	7-8 1-10	157.47 16.44
1910	30,793 130,458	164.41 1,672.21	3-10	501.66
1911   Five years	949,463	10,463.91	1-2	5,231.96
1912	1,330,051	14,642.20	7-10	10,249.54
1913	1,677,076	19,848.06	9–10	17,863.25
Over five years	5,635	90.31	pro rata	81.63
Totals	\$38,658,456	\$345,766.87		\$194,114.68
GE	NERAL INTERRO	GATORIES		
Largest gross aggregate am anywhere in the United Si reinsurance, whether the s	ount insured in an tates, without any ame be in admitted	ny one hazard deduction what or non-admit	located tever for ted com-	eta aaa aa
panies?			. Antioer	\$40,000.00
Bt	SINESS IN CONNECT	ICUT, 1913.		Fire.
Gross risks written				\$1,681,442.90
Gross risks written Less \$356,456.31 risks cano panies authorized in	celed, and \$447,740. Connecticut	76 reinsurance	in com-	804,197.07
Net risks written				\$877,245.83
Gross premiums on risks wr				\$15,894.91
Less \$2,941.88 return pres surance in companies	niums, and \$4,490.	se premiums i	COL Lein-	7,432.24
Net premiums received				\$8,462.67
Losses paid				\$2,795.85
Less losses on risks reinsur	red in companies au	thorized in Co	nnecticut	1,035.05
Net losses paid				\$1,760.80
Losses incurred				\$2,798.26
Less losses on risks reinsu	red in companies au	thorised in Co	nnecticut	1,034.13
Net losses incurred				\$1,764.13
Schedule	D. Bonde owned	by the Compan	v.	
MUNICIPAL BON	D8:	Book valu	e. Rate.	Market value.
Atlanta, Georgia, 4%. 1920		. \$9,730.0	00 97	\$9,700.00
Atlanta, Georgia, 4%, 1920 Cleveland, Ohio, 4%, 1940 New York City, 4%, 1955		. 100,000.0	00 103	103,000.00
New York City, 4%, 1955		. 190,000.0		190,000.00
New York City, 4%, 1956 Richmond, Va., 4%, 1943		. 15,200.0 . 24,680.0		15,200.00 23,250.00
		. 24,000.	,	20,200.00
RAILROAD BONI				
New York Central & Hudson Southern Pacific, 4%, 1955	River, 31/2%, 199	8 81,000.0		78,000.00
Southern Pacific, 4%, 1955	• • • • • • • • • • • • • • • • • • • •	. 114,000.0	00 90	108,000.00
Totals		. \$534,610.0	90	\$527,150.00

## UNITED STATES BRANCH OF THE NETHERLANDS FIRE AND LIFE INSURANCE COMPANY,

### THE HAGUE, HOLLAND.

Admitted to the United States, January, 1913.

United States Manager, HAROLD W. LETTON, 175 West Jackson Boulevard, Chicago, Illinois.

Trustees, HARRIS TRUST AND SAVINGS BANK of Chicago.

## DEPOSIT CAPITAL.

\$200,000.00.

Amount of ledger assets December 31, 1912 ..... \$0.00

### INCOME.

Gross prems. received during the year Deduct reinsurance, \$102,542.83 and return premiums,	Fire. <b>\$</b> 425,626.25		
\$58,663.79	161,206.62		
Received for premiums	\$18,94T.12 542.93	\$264,419.63	·
Total gross interest		19,484.05 679,759.73	
Total income			963,663.41

Gross amount paid policy-holders		
Deduct amount received for reinsur-		
ance in other companies,		
\$11,204.64		
and for discount,	_	
<b>#17.00</b>	•	,
\$15.90 11,220.54 		
Net amount paid policy-holders for losses	\$20,960.61	
Expenses of adjustment and settlement of losses	335. <b>35</b>	
Commissions or brokerage	64,248.94	
Salaries, \$7,482.50, and expenses, \$6,735.14, of		
special and general agents	14,217.64	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	17,687.65	
Rents	1,935.32	
Advertising, \$56.00; printing and stationery,		
<b>\$5,773.02</b>	5,829.02	
Postage, telegrams, telephone and express	2,297.17	
Furniture and fixtures	500.00	
Maps, including corrections	2,004.95	
Underwriters' boards and tariff associations	1,173.10	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	1,346.30	
State taxes on premiums	706.69	
Insurance-department licenses and fees .,	2,769.43	
City and county licenses	176.00	
Office repairs	285.88	
Water, ice, and toilet supplies	68.60	
Subscriptions to magazines and papers	104.15	
Lights	157.52	
Typewriters and adding machines	417.60	
Mercantile reports	172.89	
Surety bonds	84.70	
Meals for employees	142.07	
Miscellaneous expenses	83.76	
Total disbursements		137,705.34
Balance		\$825,958.07
Datano		*
LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$720,588.09	
Deposits in trust companies and banks on interest	28,313.68	
Agents' balances, under three months due	76,241. <del>4</del> 0	
Agents' balances, over three months due	814.90	
Total ledger assets, as per balance		\$825,958.07

non-ledger assets.		
Interest on bonds	Accrued. \$4,780.14	6,337.64
Gross assets		\$832,295.71
DEDUCT ASSETS NOT ADMITTE	D.	
Cash not in control of trustees	<b>\$384</b> .53	
Agents' balances, representing business written	4002.00	
prior to October 1, 1913	814.90	
Book value of bonds over market value (Sched. D)	25,028.09	
Total	•••••	26,227.52
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$806,068.19
T LA DYS IMPERO		
LIABILITIES,	•••	
Gross losses adjusted and unpaid	\$11,966.61 15,009.20	
Total	\$26,975.81	
Deduct reinsurance due or accrued	14,193.98	
Net amount of unpaid losses and claims  Unearned premiums on fire risks	or accrued	\$12,781.83 175,203.10 530.06 5,000.00 100,000.00
Total liabilities, except deposit capital	-	\$900 F14 00
Deposit capital required by statute		\$293,514.99
Surplus over all liabilities	312,553.20	
Surplus as regards policy-holders		512,553.20
Total		\$806,068.19
RISKS AND PREMIUMS, 1913. Fire.	Risks.	Premiums.
In force December 31, 1912	\$0.00	\$0.00
Written or renewed during the year  Excess of original premiums over amount received for reinsurance	44,998,599	425,626.25 8,117.45
Totals Deduct those expired and marked off as terminated	\$44,998,599 7,373,995	\$428,743.70 68,844.31
In force at the end of the year 1913  Deduct amount reinsured	\$37,624,604 11,052,661	\$359,899.39 100,422.78
Net amount in force December 31, 1913	\$26,571,943	\$259,476.61

RECAP	ITULATION OF FIRE	RISKS AND PREMI	mvs.	
Year		Gross premiums		Premiums
	Amount.	_	Unearned.	
1913 One year or less 1913 Two years	\$12,988,864 64,533	\$126,682.07 525.84	1-2	\$63,341.03 394.38
1911)	118.000	535.85	3-4 1-6 1-2 5-6 7-8	89.31
1911 1912 Three years	118,000 256,740 9,601,260	1,984.00	1-2	992.00
1913 )	9,601,260	84,559.67	5–6	70,466.39
1913 Four years 1909 ]	29,500		7–8	131.12
1910	38,440 44,000	240.24 263.16	1-10 3-10	24.02 78.95
1911 Five years	40.200	488.12	1-2	244.06
1012 (	40,200 80,325 3,310,081	488.12 1,005.94 43,041.87	3-10 1-2 7-10	704.16
1913 J	3,310,081	43,041.87	9–10	38,737.68
Totals	\$26,571,943	\$259,476.61		\$175,203.10
	GENERAL INTER	ROGATORIES.		
Largest gross aggregate			d located	
Largest gross aggregate anywhere in the United reinsurance, whether th	States, without ar	y deduction wha	tever for	
reinsurance, whether th	e same be in admi	tt <b>ed or n</b> on-admi	tted com-	
panies?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	Answer	<b>\$30,0</b> 00.00
	BUSINESS IN CONN	естісит. 1913.		Fire.
Gross risks written				\$322,463.00
Gross risks written Less \$14,787.00 risks of panies authorized in	anceled, and \$21.79	6.00 reinsurance	in com-	ψυωω, 100.00
panies authorized	n Connecticut			36,583.00
Net risks written Gross premiums on risks Less \$109.95 return pre		•• •• • • • • • • • • • • • • • • • • •	• • • • • • •	\$285,880.00 \$2,282.26
Lega \$109 95 return pre	miums and \$77.10	premiums for re	ingurence	₩2,202.20
in companies author	rized in Connecticu	it		187.05
· · · · · · · · · · · · · · · · · · ·				
Net premiums receive	ed	• • • • • • • • • • • • • • • • • • • •		\$2,095.21
Losses incurred			• • • • • • • •	0.00 0.00
Losses inculted				0.00
Scheo	lule D. Bonds own	ed by the Compa		
Schee County and Muni	lule D. Bonds own CIPAL BONDS:—	ed by the Compa Book valu	e. Rate.	Market value.
County and Muni Akron, Ohio, 51/4 %, 1921	lule D. Bonds own CIPAL BONDS: —	ed by the Compa Book valu \$5,281.	e. Rate. 25 105	Market value. \$5,250.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922	tule D. Bonds own	Book values 5,281 \$5,281 10,562.	1e. Rate. 25 105 50 105	\$5,250.00 10,500.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5½ %, 1923 Berkeley Cal. 5%, 1940	dule D. Bonds own	ed by the Compa Book valu \$5,281. 10,562. 10,562. 9,373.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940	tule D. Bonds own	ed by the Compa  Book valu \$5,281 10,562 10,562 10,562 10,21.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
County and Muni Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Berkeley, Cal., 5%, 1941	iule D. Bonds own	ed by the Compa Book valu \$5,281. 10,562. 10,562. 1,021. 5,211.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4½%, 1	tule D. Bonds own	ed by the Compa Book valu \$5,281. 10,562. 10,562. 1,021. 5,211. 25,327.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1929	tule D. Bonds own	ed by the Compa  Book valu  \$5,281	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1944 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4¼ %, 18 Dayton, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1930	tule D. Bonds own	ed by the Compa  Book valu  \$5,281.  10,562.  9,373.  1,021.  5,211.  25,327.  25,690.  5,206.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5½ %, 1922 Akron, Ohio, 5½ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1942 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1939 Dayton, Ohio, 5%, 1931 Dayton, Ohio, 5%, 1931	iule D. Bonds own	ed by the Compa  Book valt  \$5,281.  10,562.  9,373.  1,021.  5,211.  25,327.  25,690.  10,430.  10,440.	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4½%, 18 Cleveland, Ohio, 4½%, 18 Cleveland, Ohio, 4½%, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾%,	tule D. Bonds own	ed by the Compa  Book valu \$5,281	e. Rate. 25 105 50 105 50 106	\$5,250.00 10,500.00 10,600.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½%, 18 Cleveland, Ohio, 4½%, 18 Cleveland, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1920 Dayton, Ohio, 5%, 1930 Layton, Chio, 5%, 1931 Harris Co., Texas, 4¾%, Houston, Texas, 4¾%, 19	iule D. Bonds own CIPAL BONDS: —  33 31 1958 39	ed by the Compa  Book valu  \$5,281  10,562  9,373  1,021  5,211  25,327  25,690  10,430  10,447  34,693  9,639	Rate. 25 105 50 106 59 104 000 102 55 104 50 103 225 105 00 107 00 107 00 108 75 99	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 84,650.00 9,900.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Harris Co., Texas, 4¼ %, Houston, Texas, 4¼ %, 19 New York City, 3½ %, 18 New York City, 3½ %, 18	iule D. Bonds own CIPAL BONDS: —  33 31 1958 39 15	ed by the Compa  Book valu  \$5,281.  10,562.  9,373.  1,021.  5,211.  25,890.  10,430.  10,447.  34,693.  9,639.  99,300.	Rate. 25 105 50 106 59 104 000 102 55 104 50 103 225 105 00 107 00 107 00 108 75 99	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 84,650.00 9,900.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5½ %, 1922 Akron, Ohio, 5½ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 19 Cieveland, Ohio, 4½ %, 18 Cieveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4% %, 19 New York City, 3½ %, 19	1953 39 15 22 18	ed by the Compa  Book valu  \$5,281.  10,562.  93,73.  1,021.  5,211.  25,327.  25,690.  10,430.  10,447.  34,693.  99,300.  48,480.	Rate. 25 105 50 106 59 104 000 102 55 104 50 103 225 105 00 107 00 107 00 108 75 99	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 84,650.00 9,900.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4¼%, 18 Cleveland, Ohio, 4¼%, 18 Cleveland, Ohio, 5%, 1931 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾%, 19 New York City, 3½%, 18 New York City, 3½%, 18 New York City, 3½%, 19	Iule D. Bonds own CIPAL BONDS:—  33 31 1953 39 15 22 18	Book valu  \$5,281  10,562  10,562  9,373  1,021  25,327  25,690  10,447  34,693  9,639  9,300  48,480  49,270  42,372	Rate. 25 105 50 106 59 104 000 102 55 104 50 103 225 105 00 107 00 107 00 108 75 99	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 84,650.00 9,900.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4½%, 18 Cleveland, Ohio, 4½%, 18 Cleveland, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾%, 19 New York City, 3½%, 18 New York City, 3½%, 19	1968	ed by the Compa  Book valu  \$5,281.  10,562.  9,373.  1,021.  25,327.  25,690.  5,206.  10,447.  34,693.  9,639.  9,639.  9,839.  9,839.  48,480.  42,372.  23,512.	Rate. 25 105 50 106 59 104 000 102 55 104 50 103 225 105 00 107 00 107 00 108 75 99	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 84,650.00 9,900.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 13 Cleveland, Ohio, 4½ %, 13 Cleveland, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1929 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19	1958	ed by the Compa  Book valu  \$5,281  10,562  10,562  9,373  1,021  5211  25,890  5,206  10,430  10,447  34,693  9,639  99,300  49,270  42,372  47,640  3,744	Rate. 25 105 50 108 509 104 509 104 500 102 55 104 500 107 000 107 000 107 000 108 775 99 000 99 000 97 500 87 500 87	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 10,700.00 10,800.00 9,900.00 99,000.00 47,000.00 48,500.00 41,710.00 41,710.00 43,500.00 9,400.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4½ %, 19 Cieveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19	1958	ed by the Compa  Book valu  \$5,281.  10,562.  9,373.  1,021.  5,211.  25,890.  10,430.  10,447.  34,693.  9,393.  9,393.  44,270.  42,372.  27,640.  3,774.	Rate. 25 105 50 106 509 104 555 104 550 105 500 107 600 107 600 107 600 108 75 99 600 99 600 99 600 99 600 97 600 87 600 88	\$5,250.00 10,500.00 10,600.00 9,880.00 1,020.00 5,200.00 27,350.00 27,350.00 10,700.00 10,700.00 10,800.00 84,650.00 47,000.00 48,500.00 41,710.00 21,250.00 43,500.00 3,400.00 3,400.00 5,100.00
COUNTY AND MUNI Akron, Ohio, 5¼%, 1921 Akron, Ohio, 5¼%, 1922 Akron, Ohio, 5¼%, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1944 Berkeley, Cal., 5%, 1944 Cincinnati, Ohio, 4¼%, 18 Cleveland, Ohio, 4¼%, 18 Cleveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾%, 19 New York City, 3½%, 18 New York City, 3½%, 18 New York City, 3½%, 19	Iule D. Bonds own CIPAL BONDS:—  333 31 1958 395 11 18 18 18 18 48 40 52 52 52	Book values	Rate. 25 105 50 106 509 104 555 104 550 105 500 107 600 107 600 107 600 108 75 99 600 99 600 99 600 99 600 97 600 87 600 88	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 25,750.00 27,350.00 10,700.00 10,700.00 10,800.00 84,650.00 47,000.00 48,500.00 41,710.00 21,250.00 43,500.00 3,400.00 3,400.00 5,100.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5½ %, 1921 Akron, Ohio, 5½ %, 1922 Akron, Ohio, 5½ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 5%, 1930 Dayton, Chio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New York	1953	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 9,639. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 106 509 104 555 104 550 105 500 107 600 107 600 107 600 108 75 99 600 99 600 99 600 99 600 97 600 87 600 88	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 25,750.00 27,350.00 10,700.00 10,700.00 10,800.00 84,650.00 47,000.00 48,500.00 41,710.00 21,250.00 43,500.00 3,400.00 3,400.00 5,100.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5½ %, 1921 Akron, Ohio, 5½ %, 1922 Akron, Ohio, 5½ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 5%, 1930 Dayton, Chio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New York	1953	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 9,639. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 106 509 104 555 104 550 107 500 107 600 107 600 107 600 108 775 99 600 99 600 99 600 99 600 99 600 97 600 85 600 85	\$5,250.00 10,500.00 10,600.00 9,360.00 1,020.00 5,200.00 25,750.00 27,300.00 5,350.00 10,700.00 10,800.00 34,650.00 47,000.00 47,000.00 41,710.00 21,250.00 3,400.00 3,400.00 3,400.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Yo	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	e. Rate. 25 105 50 108 559 104 559 104 550 108 559 104 500 102 55 104 500 107 600 107 600 108 775 99 600 99 600 99 600 99 600 99 600 87 600 85 600 85 600 85	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 27,350.00 5,350.00 10,700.00 10,700.00 47,000.00 47,000.00 47,000.00 48,500.00 21,250.00 21,250.00 21,250.00 3,400.00 5,100.00 9,300.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Yo	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	e. Rate. 25 105 50 106 50 108 509 104 500 102 55 104 500 107 600 107 600 107 600 107 600 99 600 99 600 99 600 85 600 85 600 93	\$5,250.00 10,500.00 10,600.00 9,380.00 1,020.00 5,200.00 25,750.00 10,700.00 10,800.00 34,650.00 47,000.00 48,500.00 41,710.00 21,250.00 3,400.00 3,400.00 3,500.00 3,500.00 3,500.00 127,500.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Yo	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	e. Rate. 25 105 50 106 50 108 509 104 500 102 55 104 500 107 600 107 600 107 600 107 600 99 600 99 600 99 600 85 600 85 600 93	\$5,250.00 10,500.00 10,600.00 9,380.00 1,020.00 5,200.00 25,750.00 10,700.00 10,800.00 34,650.00 47,000.00 48,500.00 41,710.00 21,250.00 3,400.00 3,400.00 3,500.00 3,500.00 3,500.00 127,500.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Y	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	e. Rate. 25 105 50 106 50 108 509 104 500 102 55 104 500 107 600 107 600 107 600 107 600 99 600 99 600 99 600 85 600 85 600 93	\$5,250.00 10,500.00 10,600.00 9,380.00 1,020.00 5,200.00 25,750.00 10,700.00 10,800.00 34,650.00 47,000.00 48,500.00 41,710.00 21,250.00 3,400.00 3,400.00 3,500.00 3,500.00 3,500.00 127,500.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Y	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 108 550 108 550 104 550 104 550 107 55	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 27,300.00 5,350.00 10,700.00 10,700.00 47,000.00 47,000.00 48,500.00 47,700.00 41,710.00 127,500.00 127,500.00 9,900.00 9,000.00 9,000.00 9,000.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00
COUNTY AND MUNI Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New Y	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 108 550 108 550 104 550 104 550 107 55	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 27,300.00 5,350.00 10,700.00 10,700.00 47,000.00 47,000.00 48,500.00 47,700.00 41,710.00 127,500.00 127,500.00 9,900.00 9,000.00 9,000.00 9,000.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00
COUNTY AND MUNIAkron, Ohio, 5¼ %, 1921 Akron, Ohio, 5½ %, 1921 Akron, Ohio, 5½ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 4½ %, 18 Cleveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 18 New York City, 3½ %, 18 New York City, 3½ %, 19 New Yo	1958	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 10,447. 34,693. 99,300. 48,480. 49,270. 23,512. 47,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 108 550 108 550 104 550 104 550 107 55	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 27,300.00 5,350.00 10,700.00 10,700.00 47,000.00 47,000.00 48,500.00 47,700.00 41,710.00 127,500.00 127,500.00 9,900.00 9,000.00 9,000.00 9,000.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00
COUNTY AND MUNIAkron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cieveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New York City, 19 New York City, 3½ %, 19 New York City	1953 33 31 1958 39 15 22 18 18 40 52 52 52 0NDS:— Få, 4%, 1995 1%, 1958 196 4%, 1990 1996 97	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 5,206. 10,430. 10,447. 34,693. 9,300. 48,480. 49,270. 42,372. 247,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 106 550 106 559 104 550 108 559 104 550 108 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 85 500 85 500 92 500 92 500 92 500 92 500 92 500 92 500 93 500 94 500 94	\$5,250.00 10,500.00 10,600.00 9,880.00 1,020.00 5,200.00 27,350.00 27,350.00 10,700.00 10,700.00 10,800.00 34,650.00 47,000.00 48,500.00 41,710.00 21,250.00 21,250.00 21,250.00 21,250.00 21,250.00 3,400.00 11,960.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00
COUNTY AND MUNIAkron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cieveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New York City, 19 New York City, 3½ %, 19 New York City	1953 33 31 1958 39 15 22 18 18 40 52 52 52 0NDS:— Få, 4%, 1995 1%, 1958 196 4%, 1990 1996 97	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 5,206. 10,430. 10,447. 34,693. 9,300. 48,480. 49,270. 42,372. 247,640. 3,774. 5,661. 141,525.	Rate. 25 105 50 106 550 106 559 104 550 108 559 104 550 108 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 107 550 85 500 85 500 92 500 92 500 92 500 92 500 92 500 92 500 93 500 94 500 94	\$5,250.00 10,500.00 10,600.00 9,860.00 1,020.00 5,200.00 27,300.00 5,350.00 10,700.00 10,700.00 47,000.00 47,000.00 48,500.00 47,700.00 41,710.00 127,500.00 127,500.00 9,900.00 9,000.00 9,000.00 9,000.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00 1,7500.00
COUNTY AND MUNIAkron, Ohio, 5¼ %, 1921 Akron, Ohio, 5¼ %, 1922 Akron, Ohio, 5¼ %, 1923 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1940 Berkeley, Cal., 5%, 1941 Cincinnati, Ohio, 4½ %, 18 Cleveland, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1930 Dayton, Ohio, 5%, 1931 Harris Co., Texas, 4¾ %, 19 New York City, 3½ %, 19 New York City, 19 New York City, 3½ %, 19 New York City, 3½ %, 19 New York City	1953 33 31 1958 39 15 22 18 18 40 52 52 52 0NDS:— Få, 4%, 1995 1%, 1958 196 4%, 1990 1996 97	Book valu \$5,281. 10,562. 10,562. 9,373. 1,021. 5,211. 25,327. 25,690. 5,206. 10,430. 10,447. 34,693. 99,300. 48,480. 49,270. 42,372. 247,640. 3,774. 5,661. 141,525.  9,650. 9,550. 12,317. 9,450. 9,757. 11,820.  3,500. 5,820.	Rate. 25 105 50 106 500 106 500 108 705 104 500 107 500 107 600 107 600 107 600 107 600 99 600 99 600 87 600 85 600 92 600 92 600 94 600 95	\$5,250.00 10,500.00 10,600.00 9,880.00 1,020.00 5,200.00 27,350.00 27,350.00 10,700.00 10,700.00 10,800.00 34,650.00 47,000.00 48,500.00 41,710.00 21,250.00 21,250.00 21,250.00 21,250.00 21,250.00 3,400.00 11,960.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00 9,200.00

# UNITED STATES BRANCH OF THE NORD-DEUTSCHE INSURANCE COMPANY,

## HAMBURG, GERMANY.

Admitted to the United States, August, 1911.

United States Manager, JOSEPH H. LENEHAN, 123 William Street, New York City.

Trustees, THE FARMERS LOAN AND TRUST COMPANY of New York.

# DEPOSIT CAPITAL. \$200,000.00.

	Amount of ledger as	ets December 31	, 1912	\$877,545.80
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### INCOME.

Fire.	Marine and Inland.		
Gross premiums received during the year			•
\$317,663.57			
and return premiums, \$248.713.84 532,063.98	34,313.43		
Received for prems. \$587,470.69	\$264,004.61	\$851,475.30	
Gross interest on bonds	<b>\$</b> 32,023.55		
Gross interest on deposits	1,159.18		
Gross interest from Reinsurance			
Bureau	25.34		
Gross interest on Philadelphia			
Underwriters' Deposit	3.15		
Total gross interest		33,211.22	
Received from home office		594,013.44	
Total income			1,478,699.96
Sum of both amounts	• • • • • • • • • • • • • • • • • • • •		\$2,356,245.76

	DIODOI	COMMENTS.	
	T31	Marine and	
Gross amount paid	Fire.	Inland.	
-			
policy-holders for			
losses (including			
\$26,887.18 occur-			
ring in previous			
years)	<b>\$424,954</b> .98	\$181,549.14	
Deduct amount re-	, , , , , , , , , , , , , , , , , , , ,	, ,	
ceived for salvage,			
<b>\$4,648.37</b> .			
for reinsurance in			
other companies,			
<b>\$</b> 142,275.60			
and for discount,			
\$203.46	146,474.94	652.49	
φ200.40	140,474.84	052.49	
Net amount paid policy-			
	\$278,480.04	\$180,896.65	<b>\$459,376.69</b>
Expenses of adjustment			7,459.59
			•
Commissions or brokera			193,632.97
Allowances to local			
agency expenses	• • • • • • • • • • • • • • • • • • •		998.58
Salaries, \$11,320.46, an			
			24 502 04
special and general ag			24,598.94
Salaries, fees, and all	other charges	of officers,	
directors, trustees, an			40,312.14
			•
Rents			2,625.00
Advertising, \$3,749.26;	printing and	l stationery,	
\$7,614.91			11,364.17
Legal expenses			998.94
Postage, telegrams, telep			5,275.23
Furniture and fixtures			4,483.85
Maps, including correcti	ons		4,590.30
Underwriters' boards ar			*
			3,836.26
Fire department, fire	patrol and s	alvage corps	
assessments, fees, tax	es, and expense	es	3,732.18
Inspections and surveys			4,193.94
			-
State taxes on premium			10,071.53
Insurance-department lie	censes and fees		5,611.59
County and municipal t	ATER		2,284.17
			144.57
Petty cash, car fares, ov			
Spring water			49.15
Entertainment of agents			322.45
Multigraphing letters .			3.50
Towel service			59.87
Premiums on bonds			161.14
Insurance premium on f	urniture		190.59
Promium on I			100.00

Preparing 1912 annual statement	1,818.65	
Ice	61.20	
Penalty non-attendance New York board	2.00	
Subscription R. G. Dun & Co	360.00	
Handbooks, insurance directories, etc.	52.00	
Insurance charts	8.00	•
Credit men's association	15.00	
Various supplies	13.65	
Underwriters' Protective Association	250.00	
Office alterations	114.49	
Auditors' fees	1,302.77	
Remitted to home office	113,940.45	
Agents' balances charged off	9.47	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	904,325.02
Balance	••••••	<b>\$</b> 1,451,920.74
I TO OFF A COTTO		•
LEDGER ASSETS.	<b>#1 019 000 01</b>	
Book value of bonds (Schedule D)	\$1,213,900.01 130.26	
Cash in company's office	130.20	
Deposits in trust companies and banks not on interest	15,710.07	
Deposits in trust companies and banks on interest	62,459.47	
Agents' balances, under three months due	154,341.00	
Agents' balances, over three months due	5,099.93	
Bills receivable, taken for marine and inland risks	280.00	
Total ledger assets, as per balance		\$1,451,920.74
NON-LEDGER ASSETS.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	16,098.73
Gross assets		<b>\$1,468,019.47</b>
DEDUCT ASSETS NOT ADMITTE	ED.	
Cash not in control of trustees	<b>\$</b> 78,299.80	
Agents' balances, representing business written		
prior to October 1, 1913	5,099.93	
Book value of bonds over market value (Schedule		
<b>D</b> )	23,520.01	
Total		106,919.74
Total admitted assets		\$1 361 000 72
TORT STHITT SORE	• • • • • • • • • • • •	AT'00T'00'0'19

## LIABILITIES.

	2422222
\$14,341.41	Gross losses adjusted and unpaid
90,049.23	•
•	31, not reported
3,940.00	Gross claims for losses resisted
108,330.64	Total
18,681.69	Deduct reinsurance due or accrued
<del></del>	
	Net amount of unpaid losses and claims
435,643.37	
33,824.58	Unearned premiums on inland navigation risks
2,814.22	Unearned premiums on unexpired marine risks
	Total unearned premiums
-	Salaries, rents, expenses, bills, accounts, fees, etc. de
	Estimated federal, state, and other taxes, hereafter
	Contingent commissions or other charges due or accr
*579,631.12	Total liabilities, except deposit capital
200,000.00	Deposit capital required by statute
581,468.61	Surplus over all liabilities
781,468.61	Surplus as regards policy-holders
*1,361,099.73	Total

#### SPECIAL DEPOSITS.

(Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia	\$10,050.00 .51.	\$9,505.49

### RISKS AND PREMIUMS, 1913.

	FIRE.		MARINE ANI	INLAND.
	Risks.	Premiums.	Risks.	Premiums
In force December 31, 1912 Written or renewed during	\$57,811,292	\$616,016.81	\$0.00	\$0.00
the year Excess of original prems. over amount received for	93,540,192	1,119,534.67	24,201,821	298,318.04
reinsurance	0.00	1,230.56	0.00	0.00
Totals	\$151,851,484	\$1,736,782.04	\$24,201,821	\$298,318.04
marked off as term	59,748,829	673,823.84	20,088,297	211,469.08
In force at the end of the year 1913 Deduct amount reinsured	\$91,602,655 24,242,607	\$1,062,958.20 282,581.20	\$4,113,524 641,890	\$86,848.96 16,385.57
Net amount in force December 81, 1913	\$67,360,048	\$780,877.00	\$3,471,634	\$70,463.39

	ITULATION OF FIRE	RISKS AND PREMIUS	48.	
Year Written. Term.	Amount.	Gross premiums charged. U	nearned.	Premiums
1913 One year or less		\$470,413.30	1-2	unearned. \$235,206.65
1912 } 1913   Two years	\$35,509,707 228,222	1,940.40 1,653.27	1-4 3-4	485.10
1911 )	179,693 <b>2,881,74</b> 7	25.232.43	16	1,239.94 4,205.41
1912 } Three years 1913 }	8,668,058 11,898,571	78,761.46 106,750.91	1-2 5-6	39,380.73 <b>8</b> 8,959.11
1910 )	15,244	218.71	1-8	27.34
1911 1912 Four years	5,048 79,999	163.14 842.49	3–8 5–8	61.17 526.57
1913 J 1909 }	61,528 449,381	389.16 5,607.03	5-8 7-8 1-10	296.77 560.70
1910	501,062	5,965.71	3-10	1,789.71
1911   Five years 1912	918,566 2,788,263	11,948.39 32.714.10	1-2 7-10	5,971.70 22,899.86
1913 )	3,168,869	32,714.10 87,727.81	9-10	33,955.03
Over five years	6,095	<del></del>	ro rata	77.58
Totals	\$67,360,048	\$780,877.00		\$435,643.37
Y	GENERAL INTER		14.4	
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	States without and same be in admit	tted or non-admitte	d com-	<b>\$115,</b> 000.00
	Business in Conn	ECTICUT 1913		Fire.
Gross risks written Less \$176,191.00 risks				\$1,095,928.00
Less \$176,191.00 risks of panies authorized in	anceled, and \$16,1 Connecticut	82.00 reinsurance i	n com-	192,353.00
Net risks written				\$903,575.00
Gross premiums on risks to Less \$1,400.10 return pro				\$13,286.66
Less \$1,400.10 return pro in companies authori	emiums, and \$300.97 zed in Connecticut .	premiums for rein	surance	1,701.07
Net premiums received				\$11,585.59
Less losses on risks rein	sured in companies	authorized in Con	ecticut	\$4,789.68 913.66
Net losses paid				\$3,876.02
Less losses on risks rein	sured in companies	authorized in Con	ecticut	\$5,621.31 913.66
Net losses incurred		• • • • • • • • • • • • • • • • • • • •	• • • • •	\$4,707.65
				Marine and
Gross risks written				Inland. \$140,000.00
Less \$0.00 risks canceled, in Connecticut	and Solve reinsurar	ice in companies aut	norized	0.00
				\$140,000.00
Oross premiums on risks v	rritten			\$140.00
Gross premiums on risks v Less \$0.00 return premi companies authorized in Co	ums, and \$0.00 pre nnecticut	miums for reinsura	ince in	0.00
Net premiums received				\$140.00
Losses paid				0.00
200000	• • • • • • • • • • • • • • • • • • • •		· · · · · ·	0.00
Sched Government	ule D. Bonds own Bonds:—	ed by the Company. Book value.		Market value.
Austrian, 41/2%, 1914 Austrian, 41/2%, 1915				\$12,870.00
Austrian, 41/2%, 1915	• • • • • • • • • • • • • • • • • • • •	11,730.00		11,760.00
STATE, COUNTY, AND M	unicipal Bonds: -	•		
Americus, Ga., 5%, 1943 Decatur, Ga., 5%, 1942 Cleveland, Ohio, 4½%, 19	• • • • • • • • • • • • • • • • • • •	5,150.00 5,000.00	101 100	5,050.00 5,000.00
Cleveland, Ohio, 41/2%, 19	45	105,812.50	107	107,000.00

	Book value.	Rate.	Market value.
New York City, 4%, 1955	151,250.00	95	147.250.00
New York City, 4%, 1959	85.159.38	96	81,600.00
New York City, 4%, 1956	10,000.00	95	9.500.00
New York City, 4%, 1958	3,000.00	96	2.880.00
New York City, 41/4 %, 1962	106.834.38	100	110,000.60
New York City, 41/4 %, 1960	58,012.50	100	60,000.00
RAILROAD BONDS: -			
Atchison, Topeka & Santa Fé, 4%, 1995	9.275.00	93	9.300.00
Baltimore & Ohio, 41/2 %, 1933	52.586.25	91	51.870.00
Chicago, Burlington & Quincy, 4%, 1958	14.306.25	92	13,800,00
Chicago, Milwaukee, Puget Sound, 4%, 1949	47,625.00	89	44,500.90
Chicago, Milwaukee & St. Paul, 41/6 %, 1989	49,912.50	101	50,500.00
Chicago & Northwestern, 4%, 1987	49,250.00	94	47,000.00
Chicago, Rock Island & Pacific, 4%, 1988	13.931.25	84	12,600.00
Great Northern, 41/4 %, 1961	6.903.75	100	7.000.00
Illinois Central, 4%, 1955	48,250.00	90	45,000.00
Illinois Central, 41/2 %, 1914	49,968.75	100	50,000.00
Illinois Central, 5%, 1963	24,937.50	100	25,000.00
Lake Shore & Michigan Southern, 4%, 1928	23,128.75	89	22,250.00
Lehigh Valley, 41/2%, 2003	23,332.50	94	23,500.00
Louisville & Nashville, 5%, 1915	5,000.00	100	5,000.90
Louisville & Nashville, 5%, 1915	5,000.00	100	5,000.00
Louisville & Nashville, 5%, 1916	5,000.00	100	5,000.00
Milwaukee, Sparta & N. W., 4%, 1947	23,568.75	91	22,750.00
New York, Westchester & Boston, 41/2%, 1946	25,007.50	79	19,750.00
Oregon Short Line, 4%, 1929	22,593.75	89	22,250.00
Oregon-Washington R. R. Navigation Co., 4%, 1961	55,735.00	88	52,800.00
Southern Pacific, 4%, 1955	46,106.25	90	45,000.09
West Shore, 4%, 2361	9,075.00	91	9,100.00
Brooklyn Rapid Transit Co., 5%, 1918	14,475.00	96	14,400.00
Brooklyn Rapid Transit Co., 5%, 1918	9,650.00	96	9,600.00
Interborough Rapid Transit, 5%, 1966	24,625.00	98	24,500.00
Totals	\$1,213,900,01		\$1 190 380.00

# UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

Admitted to the United States, August, 1866.

United States Manager, E. G. RICHARDS, 76 William St., New York City.

Trustees, Adrian Iselin, Jr., William Pierson Hamilton, B. Aymar Sands, of New York City.

## DEPOSIT CAPITAL.

\$200,000.00.

Amount of ledger assets December 31, 1912	<b>\$9.550.117.07</b>

#### INCOME.

Fire.

Gross prems. received during the year \$7,768,226.55 Deduct reinsurance,

\$1,260,582.48

and return premiums,

Received for premiums (other than perpetual)	\$5,186,048.09
Deposit premiums written on perpetual risks (gross)	838.50
Gross interest on bonds and divi-	
dends on stocks \$330,085.07	
Gross interest on deposits 3,552.93	
Gross interest from Underwriters'	
Salvage Company, N. Y 100.00	
Gross interest on Underwriters'	
Salvage Company, Chicago 60.00	
Gross interest on deposit with Phila-	
delphia Underwriters' Association 3.15	
Gross interest from Western Inspec-	
tion Bureau	
Gross interest from Milwaukee Un-	
derwriters' Building Association. 25.34	
det at tests Daliding Tropociation	

Total gross interest .....

333,838.49

Agents' balances previously charged off	24.29	
Gross profit on sale or maturity of ledger assets, viz.		
Bonds	•	
Stocks 1,771.19	3,089.27	
Total income		5,523,838.64
Sum of both amounts		\$15,073,955.71
DISBURSEMENTS.		
Chara amount noid nolimbolism		
Gross amount paid policy-holders		
for losses (including \$529,909.54 occurring in previous years) \$3,007,488.19		
occurring in previous years) \$3,007,488.19  Deduct amount received for salvage,		
\$19,121.31		
and for reinsur. in other companies,		
\$456,450.00		
Net amount paid policy-holders for losses	\$2,531,916.88	
Expenses of adjustment and settlement of losses	47,644.73	
Commissions or brokerage	1,161,360.45	
Allowances to local agencies for miscellaneous		
agency expenses	22,935.86	
Salaries, \$130,146.77, and expenses, \$98,758.85, of		
special and general agents	228,905.62	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	305,697.68	
Rents	30,966.91	
Advertising, \$3,874.55; printing and stationery,		
\$32,094.23	35,968.78	
Postage, telegrams, telephone and express	31,165.28	
Legal expenses	3,927.94	
Furniture and fixtures	7,293.09	
Maps, including corrections	20,549.36	
Underwriters' boards and tariff associations	85,820.42	
Fire department, fire patrol and salvage corps	EO 8EO 04	
assessments, fees, taxes, and expenses  Inspections and surveys	52,652.94 18,714.16	
State taxes on premiums	84,168.94	
Insurance-department licenses and fees	18,586.26	
Federal corporation tax	8,357.38	
Fire marshal tax	4,958.36	
Municipal taxes	11,094.15	

Commercial reports and subscriptions .....

Deposit premiums returned .....

 2,925.25

774.50 732,244.46

645.67

Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Stocks	1,771.19	
Total disbursements		5,451,046.26
Balance	• • • • • • • • • • • • • • • • • • • •	\$9,622,909.45
LEDGER ASSETS.		
Book value of bonds, \$7,172,318.73, and stocks,		
\$1,305,365.81 (Schedule D)	\$8,477,684.54	
Cash in company's office	500.00	
Deposits in trust companies and banks on interest	268,066.61	
Agents' balances, under three months due	825,752.87	
Agents' balances, over three months due	43,842.93	
Bills receivable, taken for fire risks	834.66	
Due from other insurance companies on losses paid Deposit with Milwaukee Underwriters' Building	3,246.84	
Association	181.00	
Deposit with Underwriters' Salvage Co., N. Y	1,000.00	
Deposit with Underwriters' Salvage Co., Chicago Deposit with Baltimore Association of Fire Under-	1,000.00	
writers	100.00	
Deposit with Philadelphia Underwriters' Assoc'n	100.00	
Deposit with Southern Adjustment Bureau	400.00	
Deposit with Western Adjustment and Inspection		,
Bureau	200.00	
Total ledger assets, as per balance		<b>\$9,622,909.45</b>
NON-LEDGER ASSETS.		
Interest accrued on bonds	•••••	95,401.24
Gross assets	•••••	\$9,718,310.69
DEDUCT ASSETS NOT ADMITT	ED.	
Agents' balances, representing business written	<b>.</b>	
prior to October 1, 1913  Book value of bonds and stocks over market value	<b>\$</b> 43,842.93	
(Schedule D)	887,166.54	
Due from other insurance companies, unadmitted	94.75	
Total		931,104.22
Total admitted assets		\$8,787.206.47
fire — 54		

LIA	BILI	TIES.
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Gross losses adjusted and unpaid	\$93,765.42	
31, not reported	440,405,33	
Gross claims for losses resisted	44,345.50	
Total	\$578,516.25	
Deduct reinsurance due or accrued	120,650.00	
Net amount of unpaid losses and claims		\$457,866.25
Unearned premiums on fire risks		4,811,859.18
Reserve on perpetual policies (95%)		38,015.12
Salaries, rents, expenses, bills, accounts, fees, etc., d		16,500.00
Estimated federal, state, and other taxes, hereafter		82,750.00
Total liabilities, except deposit capital  Deposit capital required by statute		\$5,406,990.55
Surplus over all liabilities		•
Surplus as regards policy-holders		3,380,215.92
Total		<b>\$</b> 8,787, <b>2</b> 06.47
Special Deposits.		
(Showing deposits not held for protection of		-
State, Country, Municipality, Etc.	Market value of deposit.	liabilities.
Virginia Georgia New Mexico Special deposits in excess of corresponding liabilities, \$20	9,800.00	68,086.63
RISKS AND PREMIUMS, 1913	<b>3.</b>	
Fire.	Risks.	Premiums.
In force December 31, 1912	\$1,161,651,703 869 858 445	\$10,512,159.78

	Fire.	Risks.	Premiums.
In i	orce December 31, 1912tten or renewed during the year	\$1,161,651,703 869,858,445	\$10,512,159.78 7,768,226.55
Ded	Totalsuct those expired and marked off as terminated	\$2,031,510,148 810,546,240	\$18,280,386.33 7,259,853.84
Ded	In force at the end of the year 1913uct amount reinsured	\$1,220,963,908 234,633,891	\$11,020,532.49 1,577,859.76
	Net amount in force December 31, 1913	\$986,330,017	\$9,442,672.73
	petual risks not included aboveosit premiums on same		\$1,342,420.00 \$40,015.91

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or le	ese \$319.974.879	\$3,236,144.82	1-2	\$1,618,072.41
10101	8,957,476	78,409.62	1-4	19,602.41
1913 Two years	6,306,558	77,493.32	3-4	58,119.99
1911	152,267,074	1,264,297.19	1–6	210,716.20
1912 Three years	158,721,288	1,376,620.54	1–2	688,310.27
1913	171,664,905	1,477,383.10	56	1,231,110.91

Year			Gross premiums		Premiums
Written.	Term.	Amount.	charged.		
1910] 1911]		1,702,060 2,174,651	18,876.94 21,440.42	1-8 3-8	2,359.61 8,040.16
1911 1912 Four	years	4 478 710	42,213.01	5-8	26,383.13
TATO		3,932,486	33.642.01	5–8 7–8	29.436.76
1909		3,932,486 28,388,648 28,521,042	856,981.83 856,790.85	1–10 3–10	35,698.18 107,037.25
1911   Five	years			3-10 1-2	177,263.69
1912	•	31,772,993	367,016.57	7-10	256.911.60
1913 ]	five years	31,772,993 36,025,182 91,675	380,413.00	9-10	842,371.70
Over	nve years			pro rata	424.91
	Totals Perpetual	\$986,330,017 1,342,420	\$9,442,672.73 40,015.91	95%	\$4,811,859.18 38,015.12
	Grand totals	\$987,672,437	\$9,482,688.64		\$4,849,874.30
		GENERAL INTER	ROGATORIES.		
Largest gr				located	
anywhere	in the United	amount insured in States, without an same be in admit	y deduction wha	tever for	
reinsuran	ce, whether the	same be in admit	ted or non-admit	ted com-	6E=N 000 00
Danies:	• • • • • • • • • • • • • • •	•••••	• • • • • • • • • • • • • • • • • • • •	Answer	<b>\$</b> 557,280.00
		BUSINESS IN CONNE	стісит. 1913.		Fire.
Gross risks	written	nceled, and \$1,441,5	• • • • • • • • • • • • • • • • • • • •		\$13,029,326.00
Less \$655 panie	.076.00 risks ca s authorized in (	nceled, and \$1,441,5 Connecticut	74.00 reinsurance	in com-	2,096,650.00
Net ris	ks written				\$10,932,686,00
Gross premi	ums on risks w 136.30 return p	ritten	68.08 premiums	for rein-	\$86,261.72
suran	ce in companies	authorized in Conne	ecticut	• • • • • • •	17,404.38
Net pre	miums received				\$68,857.34
Losses paid		sured in companies			\$46,232.65
Less losse	s on risks reins	sured in companies	authorized in Co	nnecticut	
Net loss	ses paid				\$35,760.76
Less losse	reds s on risks reins	sured in companies	authorized in Co	nnecticut	<b>\$31,910.65</b>
Net loss	ses incurred	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		\$28,647.76
			<del></del>		
	Schedule D.	Bonds and Stocks	oroned by the C	ompany.	
	GOVERNMENT I	BONDS:	Book value	e. Rate.	Market value.
United State			\$271.911.6	30 112	\$235,200,00
United State	в, 3%, 1918		\$271,911.6 5,325.7	78 103	\$235,200.00 5,150.00
9m.m. (	W.	mercen Down a .			
Albuquerano	Now Morico 4	UNICIPAL BONDS:	10 900 6		0 000 00
Boston. Mas	s., 4%, 1915	72 70, 1828	10,800.6 38,233.6	6 100	9,800.00 35,000.00
Boston, Mass	., 4%, 1917		85,902.2 15,414.0	22 99	79,200.00
Brooklyn, N.	Y., 31/2%, 1925		15,414.0	93	79,200.00 13,950.00 13,950.00
Georgia Stat	e 316 % 1920	iD	15,414.0 10,756.9	16 93 16 98	9,800.00
New York Ci	ty, 31/2 %, 1926		63,723.0	4 92	55,200.00
New York C	ity, 31/2%, 194	0	20,141.0	7 87	16,095.00 83,200.00
New York C	1t <b>y, 4 ½</b> %, 1957 t <b>v 41</b> 4 % 1957	• • • • • • • • • • • • • • • • • • • •	90,595.9 115,509.8	104	83,200.00
New York C	lty, 31/4%, 1927	·	223,471.9	2 92	106,080.00 <b>184</b> ,000.00
New York Ci	ty, 81/2%, 1940		72,398.9	5 87	57,855.00
New York C	ity, 3 1/2 %, 1937		107,850.0 19,999.3	88 98 66 100 99 98 66 93 66 93 66 98 77 87 104 12 104 12 104 12 92 55 87 7 88	88,000.00 17,000.00
New York C	ity, 31/2%, 1940	· · · · · · · · · · · · · · · · · · ·	168,497.1	.1 87	130,500.00
New York C	ity, 31/2%, 192	9	143,474.1		
New York C	ity, 316%, 1949	0	43,896.2 192,459.3	A 07	34,000.90 147,900.00
New York C	lty, 31/2%, 1952		172,440.2	5 85	135,150.00
New York C	ty, 31/2%, 1954		8,308,5	9 85	8,500.00
New York C	ity, 3 1/2 1/6, 1929 Ity, 4 1/6 06, 1987		7,501.2	5 91 8 104	6,370.00 18,720.00
New York C	ounty, 3.30%, 1	920	192,459.3 172,440.2 8,308,5 7,501.2 20,384.0 102,518.5	5 94	94,000.00
Portland, Or	egon, 5%, 1923	920	24,446.3	5 85 9 85 5 91 8 104 5 94 6 104	20,800.00

•	Book value.	Rate.	Market value.
St. Louis, Mo., 3.65%, 1915	36,303.75	99	34,650.00
Virginia, 3%, 1991	21,792.90	83	84,113.00
RAILROAD BONDS: —			
Atchison, Topeka & Santa Fé, 4%, 1995	102,243.73	93	93,000.00
Atchison, Topeka & Santa F6, 4%, 1958  Atchison, Topeka & Santa F6, 4%, 1960  Atlantic Coast Line, 4%, 1952	97,273.23	87	87,000.00
Atchison, Topeka & Santa Fe, 4%, 1960	51,539.63	95	47,500.00
Politimore 6 Obje 21/6/ 1992	97,442.15 167,000.00	91 90	91,000.00 180,000.00
Baltimore & Ohio, 31/2%, 1925	47,898.98	91	45,500.00
Baltimore & Ohio 4% 1948	98,799.01	92	92,000.00
Boston & Maine, 4%, 1942	103,144.16	73	73,000.00
Baltimore & Ohio, 4%, 1948 Boston & Maine, 4%, 1942 Buffalo, Rochester & Pittsburgh, 4½%, 1957	110,542.42	100	100,000.00
Central New England, 4%, 1961	95,975.45	82	82,000.00
Chesapeake & Ohio, 4%, 1989	96,784.46	88	88,000.00
Chesapeake & Ohio, 4½%, 1992 Chicago, Milwaukee & Puget Sound, 4%, 1949 Chicago, Milwaukee & St. Paul, 4½%, 1932	101,879.06	93	93,000.00
Chicago, Milwaukee & Puget Sound, 4%, 1949	95,634.59	89	89,000.00
Chicago, Milwaukee & St. Paul, 4½ %, 1932	22,556.25	101 89	22,725.00
Chicago, Milwaukee & St. Paul, 4%, 1934 Chicago, Northwestern, 4%, 1987	143,236.37 49,548.56	94	133,500.00 47,000.06
Chicago & Western Indiana, 4%, 1952	97,459.71	83	83.000.00
Cleveland & Pittsburgh, 416%, 1942	105,417.39	102	102,000.00
Cleveland & Pittsburgh, 4½%, 1942, Delaware & Hudson, 4%, 1916 Erie, Pennsylvania Coal Co., 4%. 1951	93,107.18	97	97,000.00
Erie, Pennsylvania Coal Co., 4%. 1951	99,172.31	88	96,800.00
	<b>97,869.0</b> 6	83	83,000.00
Grand Trunk, 41/2 %, 1922	23,793.51	95	23,750.00
Grand Trunk, 41, %, 1922 Great Northern, 41, %, 1961 Hocking Valley, 41, %, 1999 Illinois Central, 4%, 1951 Illinois Central, 4%, 1953	103,529.44	100	100,000.00
Hocking Valley, 41/2 %, 1999	105,356.47	97	97,000.00
Illinois Central, 4%, 1951	100,160.21 99,883.58	90 91	90,000.00 91,000.00
Lake Shore & Michigan Southern, 4%, 1928	97,208.12	89	89,000.00
Louisvilla & Neshvilla 40% 1952	88,829.17	85	85,000.00
Louisville & Nashville, 4%, 1940	100,022.07	92	92,000.60
Louisv. & Nashv. (Atla. Knox. Cin. Div.), 4%, 1955	96,739.63	88	88,000.00
Louisv. & Nashv. (Atla. Knox. Cin. Div.), 4%, 1955 Manhattan, 4%, 1990	101,595.42	89	09.000.00
New York Central & Hudson River, 34, %, 1997	580,984.72	82	461,660.00
New York Central & Hudson River, 31/2%, 1998	79,112.28	78	78,000.00
Norfolk & Western, 4%, 1996	100,040.44	94	94,000.6
Northern Pacific, 4%, 1997 Northern Pacific, 3%, 2047	105,170.39 <b>74</b> ,577.64	93 65	93,00 <del>0.00</del> 65,000.00
Northern Pacific-Great Northern, 4%, 1921	94,360.31	95	95,000.00
Oregon Short Line, 4%, 1929	97.583.28	89	89.000.00
Oregon-Washington, 4%, 1961	46,179.75	88	44,000.00
Pennsylvania 446 % 1921	220,120.40	100	200.000.00
St. Louis, Peoria & Northwestern, 5%, 1948	102,818.90	103	103,000.00
St. Paul & Northern Pacific, 6%, 1923 Southern Pacific, 4%, 1955	59,375.00	111	55,500.00
Southern Patient 40 1051	95,293.19	90	90,000.00
Southern Railway, 4%, 1951 Union Pacific, 4%, 1947	96,006.59	84 96	84,000.00 120,000.00
West Shore, 4%, 2361	118,040.77 801,544.07	91	278,000.00
======	001,011.01	-	210,000
RAILBOAD STOCKS: -			
500 shs. Allegheny & Western,	64,089.00	131	65,500.90
500 shs. Allegheny & Western,	90,951.80	100	100,000.00
1000 " Baltimore & Ohio, pref	90,424.25	81	81,000.00
1000 Chicago, Milwaukee & St. Paul, bref	265,267.28	140	210,000.80
2000 "Cleveland & Pittsburgh,	107,454.07	94	94,000.00
800 " Pittsburgh, Fort Wayne & Chicago	91,392.85	82 159	82,000.00
2000 "Reading Co's., 1st pref.	141,875.67 94,360.30	87	127,200.00 87,000.00
1000 " Southern,	91.412.95	78	78,000.00
1200 " Southern, pref	105,224.90	77	92.400.00
2000 "Union Pacific, pref	162,912.74	85	170,000.00
·	<del></del>		
Totals	\$8,477,684.54		\$7,590,518.00

# UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LIMITED,

#### LONDON, ENGLAND.

Admitted to the United States, December, 1876.

United States Attorney and Manager, George W. Babb, 55 John Street, New York City.

Trustees, J. V. B. THAYER, CHARLES D. DICKEY, of New York.

## DEPOSIT CAPITAL.

INCOME.

Fire.

Gross prems. received during the year Deduct reinsurance,		
\$1,095,241.78 and return premiums,		•
<b>\$</b> 791,367.67	1,886,609.45	
Received for premiums Gross interest on bonds and divi-		<b>\$</b> 2,730,792.91
dends on stocks	\$177,631.39	
Gross interest on deposits	4,639.71	
Gross rents from company's property	8,000.04	
Total gross interest and rents		190,271.14
Received from home office		209,816.50
Agents' balances previously charged of Gross profit on sale or maturity of led		14.31 :

Total income .....

Sum of both amounts ...... \$8,520,309.34

Bonds .....

3.138,676.11

7.781.25

Fire.		
Gross amount paid policy-holders		
for losses (including \$357,166.64		
occurring in previous years) \$2,037,487.28		
Deduct amount received for salvage,		
\$15,718.66		
for reinsur. in other companies,		
\$531,076.58		
and for discount,		
<b>\$</b> 526.60 547,321.84		
Net amount paid policy-holders for losses	\$1,490,165.44	
Expenses of adjustment and settlement of losses	35,453.05	
Commissions or brokerage	444,170.16	
Salaries, \$71,617.29, and expenses, \$60,856.88, of	111,170.10	
special and general agents	132,474.17	
Salaries, fees, and all other charges of officers,	102,111.11	
directors, trustees, and home-office employees	226,688.58	
Rents	27,019.62	
Advertising, \$10,832.81; printing and stationery,	27,020.02	
\$24,932.11	35,764.92	
Postage, telegrams, telephone and express	20,505.05	
Legal expenses	2,242.68	
Furniture and fixtures	5,833.59	
Maps, including corrections	10,310.80	
Underwriters' boards and tariff associations	52,011.18	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	27,378.91	
Inspections and surveys	17,021.72	
State taxes on premiums	64,270.89	
Insurance-department licenses and fees	16,825. <b>6</b> 8	
Federal corporation tax	6,638.47	
County and municipal taxes	11,390.14	
Books, newspapers and periodicals	1,111.16	
Cleaning, heating and lighting	1,450.65	
Collection and exchange fees	3,692.81	
Traveling	6,197.19	
Entertaining	702.45	
Supper money allowance	1,493.00	
Custody of securities	1,969.06	
Employees' bonds	209.86	
Insurance	155.98	
Miscellaneous	659.46	
Remitted to home-office	495,494.77	
Agents' balances charged off	540.28	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	170.00	
Total disbursements		3,140,011.72
Balance		\$5,380,297.68

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LEDGER ASSEIS.		
Book value of real estate	\$115,000 <b>f</b> 00	•
Book value of bonds, \$4,169,391.71, and stocks,	<b>4</b> -10,000.00	
	4 400 057 01	
\$294,265.90 (Schedule D)	4,463,657.61	
Cash in company's office	271.70	
Deposits in trust companies and banks not on		
interest	4,699.85	
Deposits in trust companies and banks on interest	280,630.95	
Agents' balances, under three months due	489,861.00	
Agents' balances, over three months due	•	
	15,294.64	
Bills receivable, taken for fire risks	10,881.87	
Total ledger assets, as per balance	•••••	<b>\$</b> 5,380,297.62
NON-LEDGER ASSETS.		
Due.	Accrued.	
Interest on bonds \$22,667.50	\$27,213.41	40 990 01
111 terest on bonds	Φ21,213. <del>4</del> 1	49,880.91
Market value of real estate over book value		75,000.00
Earned profit commission due from treaty reinsurar	-	
companies		16,597.29
Gross assets		<b>\$5,</b> 521,775.82
DEDUCT ASSETS NOT ADMITTE	ID.	
Cash not in control of trustees		
	<b>\$285,602.50</b>	
Agents' balances, representing business written		
prior to October 1, 1913	15,294.64	
Bills receivable, past due, taken for marine, inland,		
and fire risks	10,881.87	
Book value of bonds and stocks over market value		
(Schedule D)	383,222.61	
(20000000000000000000000000000000000000		
Total		695,001.62
10031	• • • • • • • • • • • • •	000,001.02
		<b>A</b> 4 000 774 00
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	<b>\$4</b> ,82 <b>6</b> ,77 <b>4</b> .20
<u>-</u>		
LIABILITIES.		
Gross losses adjusted and unpaid	\$30,505.24	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31. not reported	211,619.47	
	•	
Gross claims for losses resisted	77,577.50	
	****	
Total	<b>\$</b> 319,702.21	
Deduct reinsurance due or accrued	114,415.07	
_		
Net amount of unpaid losses and claims		\$205,287.14

Unearned premiums on fire risks	2,711,632.43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,643.18
Estimated federal, state, and other taxes, hereafter payable	76,491.51
Contingent commissions or other charges due or accrued	15,568.07
Total liabilities, except deposit capital	\$3,016,622.33
Deposit capital required by statute \$200,000.00	
Surplus over all liabilities	
Surplus as regards policy-holders	1,810,151.87
Total	\$4,826,774.20

#### SPECIAL DEPOSITS.

#### (Showing deposits not held for protection of all policy-holders.)

Sta	te, Country	, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia		••••••	11,200.00	

#### RISKS AND PREMIUMS, 1918.

Fire.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received for	\$633,035,519 454,755,913	\$6,612,077.21 4,617,402.36
reinsurance		1,317.07
Totals  Deduct those expired and marked off as terminated	\$1,087,791,432 423,533,058	\$11,230,796.64 4,449,028.45
In force at the end of the year 1913  Deduct amount reinsured		
Net amount in force December 31, 1913	\$514.091.521	\$5,293,280.55

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned
1913 One year or less	\$147,935,979	\$1,684,803.93	1-2	\$842,401.97
1912)	1,601,309	13,523.38	1-4	3,380.53
1913 Two years	2.195,775	15.619.16	8-4	11.714.37
19111	82.117.596	769.460.28	1-6	128,243.38
1912 Three years	88.159.428	802,712.83	1-2	401,356.42
1913	96,769,057	870,497,86	56	725,414.88
19101	697,574	6.177.73	1-8	772.22
1911 (	740,146	9,414.66	8-8	8,530.50
1912 Four years	715,298	8.423.31	5-8	5,264.57
1913	642,297	5.839.21	7-8	5,109.31
19091	14.894,251	180.041.30	1-10	18,004.13
1910	17,406,640	208,554.29	3-10	62,566.29
1911 Five years	19,290,902	232,482,34	1-2	116,241.17
1912	20.010.028	289.592.17	7-10	167,714.52
1913	20.635.888	242,591.38	9-10	218,332.24
Over five years	279,358	8,546.77	pro rata	1,585.63
Totala	9514 001 591	RK 202 220 KK		89 711 637 43

### GENERAL INTERROGATORIES.

\$250,000.06

Business in Connecticut	, 1918.		Fire.
Gross risks written	einsurance in	com-	\$5,600,688.00
panies authorized in Connecticut	• • • • • • • • • • • • • • • • • • • •	• • • •	943,980.00
Net risks written			\$4,656,708.00 \$43,697.35
Gross premiums on risks written Less \$4,006.41 return premiums, and \$2,064.04 psurance in companies authorized in Connecticut	remiums for	rein-	6,070.45
Net premiums received			\$37,626.90
Less losses on risks reinsured in companies author	ized in Connec	ticut	\$28,991.71 764.85
Net losses paid			
Credit on risks reinsured in companies authorized in	Connecticut	• • • •	\$11,370.45 215.15
Net losses incurred	••••••	• • • •	\$11,585.60
Octobrile D. Donde and Oke 2			
Schedule D. Bonds and Stocks owned Government Bonds:—	Book value. I	-	Market value.
United States, 4%, 1925			
Chicago, Illinois, 4%, 1921	52,000.00	98	49,000.00
Cincinnati, Ohio, 4%, 1948	119,350.00 53,125.00 105,500.00	102 102	117,300.00 51,000.00
Minneapolis, Minnesota, 4%, 1917	105,500.00	99	99,000.00
New York City, 3½%, 1941	54.599.07	87 87	44,370.00
New York City, 84, %, 1942	62,016.59 133,750.00 139,500.00	85	50,460.00 106,250.00
New York City, 31/2, %, 1954	139,500.00	85	127,500.00
New York City, 3 1/2 %, 1954	16,600.00 28,500.00	85 95	17,000.00 28,500.00
New York City, 41/2%, 1957	131,875.00 50,375.00	104 96	130,000.00
New York City, 4%, 1959	50,375.00 60,387.50	96	48,000.00 55,800.00
Richmond, Virginia, 4%, 1943	1,980.00	93 93 101	1,860.00
MUNICIPAL BONDS: —  Chicago, Illinois, 4%, 1921 Cincinnati, Ohio, 4%, 1948 Jersey City, New Jersey, 4½%, 1961 Minneapolis, Minnesota, 4%, 1917 New York City, 3½%, 1941 New York City, 3½%, 1942 New York City, 3½%, 1955 New York City, 3½%, 1954 New York City, 3½%, 1954 New York City, 4%, 1956 New York City, 4%, 1956 New York City, 4½%, 1956 New York City, 4½%, 1957 New York City, 4½%, 1959 Richmond, Virginia, 4%, 1941 Richmond, Virginia, 4%, 1943 St. Paul, Minnesota, 4½%, 1919	56,000.00	101	50,500.00
RAILROAD BONDS: — Atchison Toneks & Santa Ré 4% 1995	48 000 00	98	46,500.00
Atlantic Coast Line, 4%, 1952	38,000.00	98 88 90 88 70 93 92 101 107 84 80 107 83	44,000.00
Baltimore & Ohio, 31/2%, 1925	48,000.00	90	45,000.00
Battle Creek & Sturgis, 3%, 1989	41,000.00	70	<b>44,0</b> 00.00 <b>85,0</b> 00.00
Chesapeake & Ohio, 41/2 %, 1992	50,250.00	93	46,500.00
Chicago, Milwaukee & St. Paul. 414 %, 1932	100,250.00	101	92,000.00 10.605.00
Chicago, St. Louis & New Orleans, 5%, 1951	15,000.00	107	10,605.00 12,840.00 42,000.00
Cincinnati Hamilton & Dayton 4%, 1951	49,000.00 62 037 50	84	<b>42,</b> 000.00
Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1991	50,500.00	82	56,000.00 <b>41</b> ,000.00
Gouverneur & Oswegatchie, 5%, 1942	41,040.00	107	38,520.00 102,090.00 66,750.00 45,000.00 28,000.00
Lake Shore & Michigan Southern, 4%, 1928	66,750.00	89	66.750.00
Lehigh Valley, 4%, 2003	48,375.00	90 90	45 000 00
Louisville & Nashville, 6%, 1930	29.625.00	112	28,000.00
Louisville & Nashville, 5%, 1931	57,500.00	104	52,000.00
Louisville & Nashville, 4%, 1940	50,750.00 29 375 00	92 102	46,000.00 <b>25,5</b> 00.00
Manhattan, 4%, 1990	48,000.00	89	44,500.00
Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938 New York Central & Hudson Piver 414 dt. 1914	56,430.00	90	51,300.00 100,000.00
New York Central & Hudson River, 41/2%, 1915	70,467.50	99	70,290.00
New York Central & Hudson River, 31/2%, 1998	84,500.00	78	78,000.00
Norfolk & Western, 44%, 1938	28,810.00 26,406,25	102	23,700.00 25,500.00
Norfolk & Western, 4%, 1915	96,500.00	99	99,000.00
Northern Pacific-Great Northern Joint 40. 1991	53,000.00 48,000.00	90 112 104 92 102 89 90 100 99 78 79 102 99 93 95 89	46,500.00 47,500.00
RAILROAD BONDS:—  Atchison, Topeka & Santa F6, 4%, 1995 Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 3½%, 1925 Baltimore & Ohio, 3½%, 1925 Battie Creek & Sturgis, 3%, 1988 Chesapeake & Ohio, 4½%, 1952 Chicago, Burlington & Quincy, 4%, 1958 Chicago, Burlington & Quincy, 4%, 1958 Chicago, Milwaukee & St. Paul, 4½%, 1932 Chicago, St. Louis & New Orleans, 5%, 1951 Chicago, St. Louis & New Orleans, 5%, 1942 Illinois Central, 3½%, 1951 Lake Shore & Michigan Southern, 4%, 1928 Lehigh Valley, 4%, 2003 Long Island, 4%, 1949 Louisville & Nashville, 6%, 1930 Louisville & Nashville, 6%, 1930 Louisville & Nashville, 4%, 1940 Lynn & Boston, 5%, 1924 Manhattan, 4%, 1990 Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938 New York Central & Hudson River, 4½%, 1914 New York Central & Hudson River, 4½%, 1915 New York Central & Hudson River, 4½%, 1915 Northern Pacific, 4%, 1997 Northern Pacific, 4%, 1997 Northern Pacific-Great Northern, Joint, 4%, 1921 Oregon Short Line, 4%, 1929	142,500.00	89	188,500.00

	Book value.	Rate.	Market value.
Pennsylvania, 3½ %, 1915	88.000.00	97	97.000.00
Pennsylvania, 4%, 1914	102,000.00	100	100.000.00
Pennsylvania, 4½%, 1914	4.981.85	100	5.000.00
Pennsylvania, 4½%, 1915	4,958.64	100	5,000.00
Pennsylvania, 4½%, 1916	4,936.54	99	4.950.00
Pennsylvania, 4½ %, 1917	4.915.50	99	4.950.00
Pennsylvania, 4½%, 1918	4,895,48	99	4,950.00
Pennsylvania, 4½%, 1919	4.876.43	99	4.950.00
Pennsylvania, 4½%, 1920	4,858.29	99	4,950.00
Pennsylvania, 4½%, 1921	4.841.03	98	4.900.00
Pennsylvania, 4½%, 1922	4.824.59	98	4,900.00
Pennsylvania, 41/4 %, 1923	4,808.95	98	4,900.00
Pittsburgh, Cincinnati, Chic. & St. Louis, 4%, 1953	50,620.00	93	46,500.00
Sault Ste. Marie Bridge Company, 5%, 1937	51,000.00	97	48,500.0C
St. Paul, Minneapolis & Manitoba, 6%, 1933	105,925.00	119	95,200.00
Southern Pacific, 4%, 1929	49,875.00	86	43,000.00
Terminal R. R. Assoc. of St. Louis, 4%, 1953	195,000.00	88	176,000.00
West Shore, 4%, 2361	53,625.00	91	45,500.00
West Virginia & Pittsburgh, 4%, 1990	132,450.00	88	118,800.00
MISCELLANEOUS BONDS:			
Clearfield Bituminous Coal Corp., 4%, 1940	46,500.00	73	36.500.00
Western Electric Co., 5%, 1922	69,500.00	100	70,000.00
RAILBOAD STOCKS:			
500 shs. Chic., Milwaukee & St. Paul, pref	96,562,50	140	70,000.00
500 "Cleveland & Pittsburgh	48.375.26	158	39,500.00
500 " Morris & Essex	49.281.26	167	41.750.00
250 " New York & Harlem	51.515.63	358	44.750.00
250 " Pittsburgh, Fort Wayne & Chicago	48,551.25	159	39,750.00
Totals	\$4,468,657.61		\$4,080,435.00

# UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY (LIMITED),

#### NOBWICH, ENGLAND.

Admitted to the United States, March, 1877.

United States Managers, {J. Montgomery Hare, } 59 John St., New York City.

Trustees, Anson Wales Hard, W. Emlen Roosevelt, James A. Schymser, of New York.

## DEPOSIT CAPITAL.

**\$200,000.00.** 

Amount of ledger assets December 31, 1912 ...... \$2,776,528.44

#### INCOME.

Sum of both amounts ...... \$4,868,309.73

Gross prems. received during the year \$2,812,909.11 Deduct reinsurance, \$724,483.40 and return premiums, Received for premiums ..... \$1,713,746.06 Gross interest on bonds and divi-\$92,249.76 dends on stocks ..... Gross interest on deposits ...... 5,903.64 Gross interest on stock of Underwriters' Salvage Co., N. Y. (Schedule X) ..... 100.00 98,253,40 Total gross interest ..... Received from home office ..... 279,781.83 Total income .....

2,091,781.29

Marina and

	Fire.	Marine and	
Gross amount paid	FIFE.	Inland.	
policy-holders for			
losses (including			
\$105,131.39 occur-			
ring in previous			
years)	\$1,265,793.64	\$67.97	
Deduct amount re-	<b>V</b> - <b>//</b>	450.50	
ceived for salvage,			
\$11,115.63			
and for reinsur. in			
other companies,			
\$345,192.06	356,307.69	• • • • • •	
Net amount paid polic	· · · · · · · · · · · · · · · · · · ·		
holders for losses	\$909,485.95	<b>\$</b> 67.97	<b>\$</b> 909,553.92
Expenses of adjustmen	t and settlemen	t of losses	20,998.47
Commissions or broke	rage		308,973.29
Allowances to local	agencies for	miscellaneous	-
agency expenses			720.83
Salaries, \$53,180.33,	and expenses,	\$44,056.11, of	
special and general	agents		97,236.44
Salaries, fees, and a			
directors, trustees, s	and home-office	employees	133,371.35
Rents	• • • • • • • • • • • • • • • • • • • •		16,169.70
Advertising, \$2,742.42	; printing an	d stationery,	
\$14,117.42			16,859.84
Postage, telegrams, tel	ephone and exp	ress	12,745.10
Legal expenses			747.91
Furniture and fixtures	s		3,851.18
Maps, including correct			<b>5,935.64</b>
Underwriters' boards a			28,249.20
Fire department, fire			
assessments, fees, ta	•		16,660.20
Inspections and survey			6,759.46
State taxes on premiu			40,407.14
Insurance-department	licenses and fee	8	14,744.22

Federal corporation tax .....

Tax on deposit, Va. .....

City and county taxes .....

City and county licenses .....

Subscriptions to directories, insurance and other

Rent of safe deposit vaults and premiums on bonds

Library bureau for statistical tabulation ......

Auditors' fees and credit reports .....

 2,166.27

16.50

668.70

974.15

804.81

445.95

3,849.29

2,537.50

5,503.02

NORWICH UNION FIRE INSURANCE	E SOCIEII.	001
Paid for interest on bonded indebtedness	9,100.00	
Christmas presents, furniture removals and funeral	0,200.00	
expense	89.50	
Employees' admissions to mutual benefit association	17.97	
Filing documents with officials	25.28	
Examining and transfer of securities	18.61	
Membership fees in Cotton Insurance Association	250.00	
Petty expenses, Pacific Coast department	803.62	
Remitted to home office	106,250.54	
Agents' balances charged off	203.33	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	682.55	•
Total disbursements		1,768,391.48
Balance		\$3,099,918.25
•		<b>V</b> -,,
LEDGER ASSETS.		
Book value of bonds, \$2,022,293.32, and stocks,		
\$485,891.76 (Schedule D)	\$2,508,185.08	
Cash in company's office	481.38	
Deposits in trust companies and banks not on in-		
terest	3,260.71	
Deposits in trust companies and banks on interest	281,373.06	
Agents' balances, under three months due	<b>294,</b> 819.80	
Agents' balances, over three months due	8,548.20	
Bills receivable, taken for fire risks	1,926.63	
Balances in hands of special agents	1,323.39	
Total ledger assets, as per balance		<b>\$</b> 3,099,918.25
NON-LEDGER ASSETS. Due.	Accrued.	
Interest on bonds	\$12,563.74	
Thought of bonds		
Total interest due and accrued		26,273.74
Gross assets		\$3,126,191.99
DEDUCT ASSETS NOT ADMIT	ED.	
Cash, \$3,742.09 and all investments, \$1,050.00, not		
in control of trustees	<b>\$4,</b> 792.09	
Agents' balances, representing business written		
prior to October 1, 1913	8,548.20	
Bills receivable past due, taken for marine, inland,		
and fire risks	1,926.63	
Book value of bonds and stocks over market value		
(Schedule D)	100,671.08	
Balances in hands of special agents	1,323.39	
Total		117,261.39
Total admitted assets		\$3,008,930.60
TARE BATTLESOCK PROPERTY		

LIABILITIES		
Gross losses adjusted and unpaid		
Gross claims for losses reported and unadjust	\$40,401.22	
plus reserve for losses incurred prior to Decemb	cu,	
31, not reported	er	
Cross claims for leaves weight 1	•	
Gross claims for losses resisted	28,327.75	
Total	\$183 558 30	
Deduct reinsurance due or accrued	54,023.15	
and the second s		
Net amount of unpaid losses and claims		\$129,535.24
Unearned premiums on fire risks		1,652,146.62
Salaries, rents, expenses, bills, accounts, fees, etc	due or accrued	7,128.72
Estimated federal, state, and other taxes, hereafte	r navahle	41,000.00
Contingent commissions or other charges due or	a payaoto	7,029.62
or outer charges due of	accided	1,028.02
Total liabilities, except deposit capital		\$1,836,840.20
Deposit capital required by statute	\$200,000.00	
Surplus over all liabilities	972,090.40	
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	1,172,090.40
m		
Total	•••••	<b>\$3,0</b> 08,930.60
SPECIAL DEPOSITS.		
(Showing deposits not held for protection		
(Showing deposits not held for protection State, Country, Municipality, Etc.	of all policy-holder Market value of deposit.	
State, Country, Municipality, Etc.	Market value of deposit \$10,000.00	Corresponding liabilities. \$25,557.55
State, Country, Municipality, Etc.  Georgia	Market value of deposit \$10,000.00 \$3,990.00 9.950.00	Corresponding liabilities.
State, Country, Municipality, Etc.	Market value of deposit \$10,000.00 \$3,990.00 9.950.00	Corresponding liabilities. \$25,557.55 31,597.69
State, Country, Municipality, Etc.  Georgia	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31.	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96
State, Country, Municipality, Etc.  Georgia	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31.	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 Risks \$382,899,310	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 Risks \$382,899,310 270,852,405 for	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year	Market value of deposit \$10,000.00 \$3,990.00 \$9,950.00 \$2,392.31.  913. Risks \$382,899,310 270,852,405 for	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received	Market value of deposit\$10,000.00\$3,990.009,950.00 \$2,392.31\$18ks\$382,899,310270,852,405 for\$653,751,715	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1  Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 Risks \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated In force at the end of the year 1913	Market value of deposit \$10,000.00 . \$3,990.00 . 9,950.00 \$2,392.31 \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured	Market value of deposit \$10,000.00 . \$3,990.00 . 9,950.00 \$2,392.31.  913. Risks \$382,899,310 . 270,852,405 for . \$653,751,715 . 246,092,576 . \$407,659,139 . 96,333,288 . \$311,325,851	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities, RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Gross p	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 Risks \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288 \$311,325,851 MD PREMIUMS. remiums	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premium9
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term.  Amount chai	Market value of deposit \$10,000.00 \$3,990.00 \$9,950.00 \$2,392.31 Risks \$382,899.310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288 \$311,325,851 MD PREMIUMS. remiums red. Unearned.	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned.
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities, RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term. Amount. Chail Gross p Written. Term. 1913 One year or less \$99,812,311 \$1,12	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 \$18ks \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288 \$311,325,851 MD PREMIUMS. remiums rged. Unearned. 1,341.62 1–2 8,914.43 1–4	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned. \$560,670.81 2,225.60
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities, RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term. Amount. Chail Gross p Written. Term. 1913 One year or less \$99,812,311 \$1,12	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 \$18ks \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288 \$311,325,851 MD PREMIUMS. remiums rged. Unearned. 1,341.62 1–2 8,914.43 1–4	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned. \$560,670.81 2,222.860 9,128.63
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term. Amount. 1913 One year or less \$99,812,311 1912 1913 Two years 1,037,610 11 1911 46,339,171 41	Market value of deposit \$10,000.00 \$3,990.00 9,950.00 \$2,392.31 Risks \$382,899,310 270,852,405 for \$653,751,715 246,092,576 \$407,659,139 96,333,288 \$311,325,851 MD PREMIUMS. remiums rged. Unearned. 1,341.62 1-2 8,914.43 1-4 2,171.51 3-4 4,518.14 1-6 4,599.77 1-2	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned. \$560,670.81 2,228.60 9,128.63 69,085.52 217,299.88
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term. Amount. Char- 1913 One year or less \$99,812,311 \$1,12 1912 926,590 1913 Two years 1,037,610 1:1911 1912 Three years 49,864,846 43- 1913 Three years 49,864,846 43- 1913 54,543,5555 50	Market value of deposit.  \$10,000.00 \$3,990.00 \$2,392.31.  1913.  Risks. \$382,899,310 270,852,405 for \$46,092,576 \$407,659,139 96,333,288 \$311,325,851  AD PREMIUMS. remiums reged. Uncarned. 1,341.62 1-2 8,914.43 1-4 2,171.51 3-4 4,518.14 1-6 4,599.77 1-2 4,696.34 5-6	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757,030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned. \$560,670.81 2,228.60 9,128.63 69,085.52 217,299.88 420,550.29
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Vear Written. Term. Amount. 1913 One year or less \$99,812,311 \$1,12 1912 1913 Two years 1,037,610 1 1911 1912 Three years 49,864,846 43-1913 1910 1911 1912 Three years 49,864,846 43-1913 1910 1911 1912 1911 1912 1911 1912 1913 1910 1911 1911 1912 1911 1912 1913 1914 1915 1916 1917 1917 1917 1917 1918 1918 1919 1919	Market value of deposit.  \$10,000.00 \$3,990.00 \$2,392.31.  1913.  Risks. \$382,899,310 270,852,405 for \$407,659,139 96,333,288 \$311,325,851  D PREMIUMS. remiums remiums remiums remiums 1,341.62 1-2 8,914.43 1-4 2,171.51 3-4 4,518.14 1-6 4,518.14 1-6 4,518.14 1-6 4,599.77 1-2 4,696.34 5-6 7,021.67 1-8 7,176.87 3-8	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757.030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiumqunearned. \$560,670.81 2,222.60 9,128.63 69,085.52 217,299.88 420,580.29 877.71 2,691.32
State, Country, Municipality, Etc.  Georgia Virginia New Mexico Special deposits in excess of corresponding liabilities,  RISKS AND PREMIUMS, 1 Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount received reinsurance  Total Deduct those expired and marked off as terminated  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE RISKS AN Year Written. Term. Amount. 1913 One year or less \$99,812,311 \$1,12 1912 1912 1912 1912 1913 1910 1913 1910 1911 1912 1914 1915 1916 1917 1917 1917 1917 1918 1918 1919 1919	Market value of deposit.  \$10,000.00 33,990.00 9,950.00 \$2,392.31.  1913.  Risks. \$382,899,310 270,852,405 for \$467,659,139 96,333,288 \$311,325,851  D PREMIUMS.  remiums reged. Uncarned. 1,341.62 1,341	Corresponding liabilities. \$25,557.55 31,597.69 10,751.96  Premiums. \$3,943,186.37 2,812,909.11 934.92 \$6,757.030.40 2,638,120.75 \$4,118,909.65 923,241.52 \$3,195,668.13  Premiums unearned. \$560,670.81 2,222.60 9,128.63 69,085.52 217,299.88 420,580.29 877.71

		•			
Year	<b></b>		Gross premiums		Premiums
Written.	Term.	Amount.	_	Unearned.	unearned.
1909 ]		8,959,808	110,275.07	1-10	11,027.51
1910   1911 } Five	****	9,693,684	116,109.16	3-10	34,832.75
1912	years	12,155,535 12,595,581	145,022.92 147,410.55	1-2 7-10	72,511.46 103,187.37
1913		13,309,236	156,031.70	9-10	140,428.53
	five years	38,469	310.74	pro rata	137.64
		<del></del>		<del>-</del>	
	Totals	\$311,325,851	\$3,195,668.13		\$1,652,146.62
		GENERAL INTER			
Largest gr anywhere reinsuran panies?	oss aggrégate e in the United ice, whether the	amount insured in States, without an same be in admit	any one hazardy deduction whatted or non-admit	d located tever for tted com- Answer	<b>\$90,</b> 000.00
			4040		
		Business in Conne			Fire.
Gross risks	written				<b>\$4,971,6</b> 08.00
Less \$69	0,721.00 risks o	anceled, and \$119,89 Connecticut	o4.00 reinsurance	in com-	810,575.00
					\$4,161,033.00
Gross prom	iuma on viaka	weitton	••••••	• • • • • • • •	\$41,869.14
Less \$3.5	20.80 return pr	written emiums, and \$971.51	premiums for re	insurance	\$41,000.14
in c	ompanies author	rized in Connecticut			4,492.31
Net pi	remiums receive	d			\$37,376.83
					\$21,479.14
Less loss	es on risks rein	sured in companies	authorized in Co	nnecticut	790.37
Net lo	sses paid				\$20,688.77
Losses inc					\$24,860.93
		sured in companies	authorized in Co	nnecticut	1,998.41
Net los	eee incurred				<b>\$</b> 22 862 52
Net los	sses incurred		• • • • • • • • • • • • • • • • • • • •		\$22,862.52
Net los	sses incurred		· · · · · · · · · · · · · · · · · · ·		\$22,862.52
Net los	sses incurred	<del></del>	<del></del> .		\$22,862.52
Net los		•			<b>\$22,</b> 862.52
Net los	Schedule i	D. Bonds and Stock	s owned by the	Society.	
	Schedule I Government	D. Bonds and Stock Bonds : —	s owned by the Book valu	Society. e. Rate.	Market value.
	Schedule I Government	D. Bonds and Stock	s owned by the Book valu	Society. e. Rate.	Market value.
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate.	Market value.
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104	Market value. \$208,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104	Market value. \$208,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00 9,400.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 50 94 50 105	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00 9,400.00 52,500.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 53 102 50 94 50 105 50 100	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00 9,400.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 50 94 50 100 96 50 100	Market value. \$208,000.00 10,200.00 10,300.00 9,400.00 52,500.00 10,000.00 4,800.00 5,150.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 50 94 50 105 50 100 00 96 50 103 50 104	Market value. \$208,000.00 10,200.00 15,300.00 9,400.00 52,500.00 10,000.00 4,800.00 5,150.00 104,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 500 103 500 103 500 104	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00 9,400.00 52,500.00 10,000.00 4,800.00 5,150.00 104,000.00 57,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 500 103 500 103 500 104	Market value. \$208,000.00 10,200.00 15,300.00 9,400.00 52,500.00 10,000.00 4,800.00 51,500.00 104,000.00 57,000.00 94,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 104  86 94 87 94 88 94 88 94 88 94 88 94 88 94	Market value. \$208,000.00 15,150.00 10,200.00 16,300.00 9,400.00 52,500.00 10,000.00 4,300.00 57,000.00 94,000.00 25,000.00 51,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 104  86 94 87 94 88 94 88 94 88 94 88 94 88 94	Market value. \$208,000.00 10,200.00 15,300.00 9,400.00 52,500.00 10,000.00 4,800.00 5,150.00 104,000.00 94,000.00 94,000.00 25,000.00
Dist. of Col	Schedule ; Government umbia, 3.65%,	D. Bonds and Stock BONDS:— 1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 1952 30 29 57	Book valu \$219,500.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 104  86 94 87 94 88 94 88 94 88 94 88 94 88 94	Market value. \$208,000.00 15,150.00 10,200.00 16,300.00 9,400.00 52,500.00 10,000.00 4,300.00 57,000.00 94,000.00 25,000.00 51,000.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 24%, 1915, 24%, 1931 City, 3%, 1931 City, 3%, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 105 550 103 550 104 00 76 28 94 00 100 50 102 21 103	Market value. \$208,000.00 15,150.00 10,200.00 16,300.00 9,400.00 52,500.00 10,000.00 4,300.00 57,000.00 94,000.00 25,000.00 51,000.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 104 00 76 228 94 00 100 50 102 21 103	Market value. \$208,000.00 10,200.00 15,300.00 9,400.00 10,000.00 4,800.00 51,500.00 104,000.00 25,000.00 25,000.00 51,000.00 51,500.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 103 550 103 550 104  86 94 87 100 88 94	Market value. \$208,000.00 15,150.00 10,200.00 10,300.00 9,400.00 52,500.00 10,000.00 4,800.00 57,000.00 94,000.00 25,000.00 51,500.00 46,500.00 22,750.00 69,000.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 96 550 104 600 76 228 94 600 100 500 102 21 103	Market value. \$208,000.00 10,200.00 10,300.00 9,400.00 52,500.00 10,000.00 5,150.00 104,000.00 57,000.00 94,000.00 51,000.00 51,000.00 51,000.00 61,000.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 96 550 104 600 76 228 94 600 100 500 102 21 103	Market value. \$208,000.00 15,150.00 10,200.00 15,300.00 9,400.00 52,500.00 10,000.00 4,800.00 5,150.00 104,000.00 25,000.00 25,000.00 25,000.00 25,000.00 61,000.00 22,750.00 69,000.00 31,920.00 26,400.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919 950 50 29  21 CONDS:— ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 105 550 103 550 104 00 76 228 94 00 100 550 102 221 103  550 93 550 91 558 92 558 92 558 92 558 92 558 92 558 92 559 93 559 93	Market value. \$208,000.00 10,200.00 15,300.00 9,400.00 10,000.00 4,800.00 5,150.00 104,000.00 25,000.00 25,000.00 51,000.00 51,500.00 46,500.00 22,750.00 69,000.00 31,920.00 24,400.00 24,750.00 24,750.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919  950  29  57  22  17  ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 103 550 104  28 94 00 100 00 76 28 94 00 102 221 103  550 93 558 92 88 84 875 99 814 95	Market value. \$208,000.00 15,150.00 10,200.00 10,300.00 9,400.00 52,500.00 10,000.00 4,800.00 57,000.00 94,000.00 25,000.00 51,500.00 46,500.00 22,750.00 94,000.00 22,750.00 22,750.00 24,000.00 24,000.00 24,000.00 25,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00 26,000.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919  950  29  57  22  17  ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 103 550 104  650 103 550 104  650 103 650 103 650 104 650 100 76 628 94 600 100 600 96 600 96 600 96 600 91 600 96 600 91 600 96 600 91 600	Market value. \$208,000.00 15,150.00 10,200.00 16,300.00 9,400.00 52,500.00 10,000.00 4,800.00 57,000.00 25,000.00 21,000.00 51,500.00 22,750.00 69,000.00 22,750.00 69,000.00 22,750.00 69,000.00 24,750.00 95,000.00 24,750.00 95,000.00 21,780.00 21,780.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919  950  29  57  22  17  ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 105 550 100 00 96 550 103 550 104 00 76 28 94 00 102 221 103  550 93 558 92 558 84 550 88 75 90 14 99 14 99	Market value. \$208,000.00  15,150.00 10,200.00 15,300.00 9,400.00 52,500.00 4,800.00 5,150.00 10,000.00 25,000.00 25,000.00 25,000.00 25,000.00 22,750.00 22,750.00 22,750.00 22,750.00 24,750.00 24,750.00 21,780.00 21,780.00 21,780.00 21,780.00 22,750.00
Dist. of Col  STATE, Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexico New York New York New York Portland, O Richmond,	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND Maty, Ohio, 4½%, 19.0hio, 4½%, 19.0hio, 4½%, 1915, 244%, 1926, 1931 City, 3%, 1950 City, 3%, 1952 RAILROAD B	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919  950  29  57  22  17  ONDS:—	Book valu \$219,500.  18,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 5,737. 103,687. 58,500. 107,585. 24,250. 57,437. 54,544.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 94 550 103 550 104  86 94 100 100 96 100 9	Market value. \$208,000.00  15,150.00 10,200.00 9,400.00 52,500.00 10,000.00 4,300.00 57,500.00 104,000.00 57,000.00 51,500.00 51,500.00 21,700.00 22,750.00 24,750.00 95,000.00 21,780.00 24,750.00 24,750.00 24,750.00 24,750.00 25,700.00 21,780.00 24,750.00 25,700.00 21,780.00 24,750.00 26,700.00
Dist. of Col  STATE,  Butler Cour Butler Cour Butler Cour Butler Cour Cincinnati, Cleveland, Georgia Sta New Mexic New York New York New York New York Portland, Atchison, To Atlantic Co Baltimore Baltimore Baltimore Baltimore Baltimore Chicago, Bu Chicago, In Chicago, Ric	Schedule GOVERNMENT umbia, 3.65%,  COUNTY, AND M aty, Ohio, 4½% aty, Ohio, 4½%, aty, Ohio, 4½%, aty, Ohio, 4½%, bloo, 5%, 1931 City, 3½%, 1950 City, 3½%, 1950 City, 3½%, 1950 City, 3½%, 1950 City, 3½%, 1922  RAHLROAD B peka & Santa F ast Line, 4%, 19 cohio, 4%, 19 coh	D. Bonds and Stock BONDS:—  1924  UNICIPAL BONDS:— , 1915 , 1917 , 1919  1952 30 29  27  28  29  17  ONDS:—	Book valu  Book valu  \$219,500.  16,077. 10,751. 16,173. 9,387. 51,562. 10,412. 5,350. 107,685. 24,250. 57,437. 54,544.  50,012. 23,929. 75,654. 34,771. 27,112. 45,068. 24,855. 24,855. 21,905. 51,905.	Society. e. Rate. 00 104  82 101 54 102 83 102 550 105 550 103 550 104 00 76 228 94 00 100 550 102 221 103  550 93 550 93 558 92	Market value. \$208,000.00  15,150.00 10,200.00 15,300.00 9,400.00 52,500.00 4,800.00 5,150.00 10,000.00 25,000.00 25,000.00 25,000.00 25,000.00 22,750.00 22,750.00 22,750.00 22,750.00 24,750.00 24,750.00 21,780.00 21,780.00 21,780.00 21,780.00 22,750.00

	Book value.	Rate.	Market value.
Chesapeake & Ohio, 5%, 1939	51,693.75	105	47,250.00
Erie, 4%, 1951	22,625.00	88	22,000.00
Long Island, 4%, 1938	19,325.00	89	17,800.00
Milwaukee, Sparta & Northwestern, 4%, 1947	46,562.50	91	45,500.00
New York Central & Hudson River, 31/2 %, 1998	50,218.75	78	50,700.00
New York, Chicago & St. Louis, 4%, 1937	93,383.13	96	96,000.00
Northern Pacific-Gt. Northern, 4%, 1921	53,081.25	95	57,000.00
Norfolk & Western, 4%, 1998	50,687.50	94	47,000.00
Norfolk & Western, 41/2%, 1938	5,126.50	102	5,100.00
Norfolk & Western, 4%, 1941	34,050.00	89	35,600.00
Oregon Short Line, 4%, 1929	16,900.00	89	17,800.00
Pennsylvania, 41/2 %, 1921	107,206.78	100	100,000.00
Pennsylvania, 3½%, 1915	24,375.00	97	24,250.00
Savannah, Florida & Western, 6%, 1934	25,125.00	117	23,400.00
West Shore, 4%, 2361	59,171.25	91	51,870.00
RAILBOAD STOCKS: -			
	01 550 00		10.055.00
147 shs. Allegheny & Western	21,756.00	131	19,257.00
110 Chicago & Northwestern	11,329.12	129	14,577.00
200 Chicago & Northwestern, pret	30,225.00	169	33,800.00
or chicago, milwadace & St. Fadi	5,000.00 35.912.50	100 140	5,000.00 42.000.00
500 Chicago, Milwaukee & St. Faul, pret	41.575.00	250	50.000.00
200 Goorgia R. R. & Danking Co	49,550.00	250 87	43.500.00
JOO IIIIII COMUMI		62	12,400.00
200 "Kansas City, Ft. Scott & Memphis, pref. 400 "Pittsburgh, Ft. Wayne & Chicago	16,000.00 67.434.39	159	63.600.00
270 " Rensselaer & Saratoga	50,606.25	175	47.250.00
300 " South. Ry., Mobile & Ohio Stk. Tr. Cert.	25.500.00	73	21,900.00
108 " Southern Pacific	9.936.00	95	10.260.00
200 " Southwestern R. R. Co. of Georgia	22,200.00	108	20,600.00
300 " Twin City Rapid Transit Co., pref	41.792.50	138	41,400.00
100 " United New Jersey R. R. & Canal Co	24.025.00	226	22,600.00
400 "Union Pacific, pref	32.000.00	85	34.000.00
400 Onion racinc, prof	02,000.00	00	04,000.00
MISCELLANEOUS STOCKS:	•		
3 shs. General Adjustment Bureau	150.00	100	150.00
4 " Southern Adjustment Bureau	200.00	100	200.00
5 " Underwriters' Salv. Co. of Chicago, Ill.	500.00	100	500.00
1 sh. Western Adjust. & Inspection Co	200.00	200	200.00
Totals	\$2,508,185.08		\$2,407,514.00

Schedule X. Unlisted Assets.

Date charged off from Par Actual value. Reasons for not carrytoshs. Un'writ's' Salv.
Co. of N. Y.,
Stock ...... Never in \$1,000.00 \$1,000.00 \$1,500.00 because not regis-

This is not shown on other Schedules because not registered in name of Society. Stock is held in name of J. Montgomery Hare, who as manager of the U. S. Branch, is a Director in said Salvage Co., the stock being in his name for qualification to the Directors.

The stock, however, is assigned to the Society and certificate is actually in its custody.

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# UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY, LIMITED.

#### LONDON, ENGLAND.

Admitted to the United States, January, 1901.

United States Manager, A. H. WBAY, 55 John Street, New York City.

Trustees, John Claflin, Richard J. Cross, New York City.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$3,326,739.33

IN	COME.		
Gross prems. received during the year Deduct reinsurance, \$539,712.05 and return premiums,			
<b>\$</b> 572,227.87	1,111,939.92		
Received for premiums Gross interest on bonds and divi-		\$1,767,860.71	
dends on stocks	\$117.551.95		
Gross interest on deposits			
Gross interest on bills receivable	97.33		
Total gross interest		121,869.99	
Received from home office		8,086.35	
Agents' balances previously charged of	ff	10.00	
Gross profit on sale or maturity of led	ger assets, viz.	:	
Bonds	<b>\$</b> 496.30		
Stocks	80.00	576.30	
Total income		•••••	1,898,403.35
Sum of both amounts			<b>\$5,225,142.68</b>

FIRE --- 55

Fire.		
Gross amount paid policy-holders		
for losses (including \$121,913.65		
occurring in previous years) \$1,227,474.06		
Deduct amount received for salvage,		
\$6,358.52		
and for reinsurance in other companies		
\$260,268.74		
Net amount paid policy-holders for losses	<b>\$9</b> 60,846.80	
Expenses of adjustment and settlement of losses	29,478.79	
Commissions or brokerage	451,149.26	
Allowances to local agencies for miscellaneous		
agency expenses	3,259.59	
Salaries, \$31,057.55, and expenses, \$22,781.01 of	0,200.00	
special and general agents	53,838.56	
Salaries, fees, and all other charges of officers,	55,050.00	
	01 000 20	
directors, trustees, and home-office employees	81,022.30	
Rents	11,927.31	
Advertising, \$989.83; printing and stationery,		
\$13,981.90	14,971.73	
Postage, telegrams, telephone and express	9,924.10	
Legal expenses	437.67	
Furniture and fixtures	906.08	
Maps, including corrections	3,721. <b>29</b>	
Underwriters' boards and tariff associations	21,533.07	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	15,388.38	
Inspections and surveys	11,600.82	
State taxes on premiums	32,828.70	
Insurance-department licenses and fees	9,113.11	
Federal corporation tax	1,441.19	
City and county licenses and fees	6,666.34	
Franchise tax	1,406.90	
Exchange	1,670.51	
Remitted to home office	144,262.95	
Agents' balances charged off	310.14	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Bonds \$5,833.50		
Stocks 80.00	5,913.50	
	····	
Total disbursements		1,873,619.09
Balance		\$3,351,523,59

LEDGER	ACCUTO
LEDUER	ADDELD.

Book value of bonds, \$2,416,464.17, and stocks,	
\$350,630.20 (Schedule D) \$2,767,094.37	
Deposits in trust companies and banks not on	
interest 30,200.23	
Deposits in trust companies and banks on interest 230,949.82	
Agents' balances, under three months due 312,933.03	
Agents' balances, over three months due 10,346.14	
Total ledger assets, as per balance	<b>\$3,35</b> 1,523.59
NON-LEDGER ASSETS.	
Interest accrued on bonds	33,280.00
Gross assets	<b>\$3,384,803.59</b>
DEDUCT ASSETS NOT ADMITTED.	
Cash, \$261,150.05, and all investments, not in con-	
trol of trustees, \$245,410.00 \$506,560.05	
Agents' balances, representing business written	
prior to October 1, 1913	
Book value of stocks and bonds over market value	
(Schedule D)	
Total	691,740.56
M-4-1 - 324-3 4-	40.000.000
Total admitted assets	<b>\$2,693,</b> 063.03
LIABILITIES.	
Gross losses adjusted and unpaid	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported	
•	
Gross claims for losses resisted	
Gross claims for losses resisted	
Gross claims for losses resisted         29,433.00           Total         \$190,665.00	
Gross claims for losses resisted	
Total	\$167 <b>501</b> 00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims	\$167,591.00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims Unearned premiums on fire risks	1.782,040.07
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	·
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims Unearned premiums on fire risks	1.782,040.07
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,782,040.07 1,500.00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued	1,782,040.07 1,500.00 36,161.45 7,613.00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued  Total liabilities, except deposit capital	1,782,040.07 1,500.00 36,161.45
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued  Total liabilities, except deposit capital  Deposif capital required by statute \$200,000.00	1,782,040.07 1,500.00 36,161.45 7,613.00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued  Total liabilities, except deposit capital	1,782,040.07 1,500.00 36,161.45 7,613.00
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued  Total liabilities, except deposit capital  Deposif capital required by statute \$200,000.00  Surplus over all liabilities 498,157.51	1,782,040.07 1,500.00 36,161.45 7,613.00 \$1,994,905.52
Total \$190,665.00  Deduct reinsurance due or accrued 23,074.00  Net amount of unpaid losses and claims  Unearned premiums on fire risks  Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued  Estimated federal, state, and other taxes, hereafter payable  Contingent commissions or other charges due or accrued  Total liabilities, except deposit capital  Deposif capital required by statute \$200,000.00	1,782,040.07 1,500.00 36,161.45 7,613.00

#### SPECIAL DEPOSITS.

## (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Virginia	\$47,080.00	\$27,427.48
Georgia New Mexico	10,000.00 9.500.00	67,995.49 12,253.56
. Special deposits in excess of corresponding liabilities, \$19		22,200.00

#### RISKS AND PREMIUMS, 1913.

Fire.	Risks.	Premiums.
In force December 31, 1912	\$350,687,038 257,752,073	\$3,848,330.52 2,879,800.63
Totals Deduct those expired and marked off as terminated	\$608,439,111 237,035,216	\$6,728,131.15 2,667,377.55
In force at the end of the year 1913  Deduct amount reinsured	\$371,403,895 63,176,902	\$4,060,753.60 642,123.18
Net amount in force December 31, 1913	\$308,226,993	\$3,418,630.42

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.		Amount.	Gross premiums charged.	Unearned.	Premiums unearned
1913 One	year or	1633	\$106.894.407	\$1,261,587.31	1–2	\$630,793.4
1912 /	-		1,214,232	11,405,70	1-4	2.851.43
1913 Two	years		2,053,771	17,837.61	3-4	13,378.21
1911			36.088.710	369.511.68	1–6	61.585:28
1912 } Thre	e years		42,576,813	415,923,78	1-2	207.961.89
1913	,		48,383,458	477,334.56	5-6	397,778.80
19101			611,145	6.593.62	1–8	824.20
1911			766.897	9.084.26	3-8	3,406.00
1912 Four	years		790,553	9.866.00	5-8	6.166.25
1913	-		855.098	11.865.91	7-8	10.382.6
1909			10.973.921	135,364,21	1-10	13.536.42
1910			11.788.747	143.475.47	3-10	48,042.64
	years		13,645,817	164,898.66	1-2	82,449.33
1912			14,543,571	184,013.48	7–10	128,809.44
1913			16,740,718	197.506.64	9-10	177,755.98
Over	five year	ırs	289,140	2,361.53	pro rata	1,317.26
	Totals		\$308,226,993	\$3,418,630,42		\$1,782,040.07

### GENERAL INTERROGATORIES.

Largest gross aggregate amount	insured in any one hazard located
anywhere in the United States, reinsurance, whether the same	without any deduction whatever for be in admitted or non-admitted com-

wer \$100,000.00

Business in Connecticut, 1913.	Fire.
Gross risks written	\$3,798,620.M
Less \$709,525.00 risks canceled, and \$1,199,418.00 reinsurance in companies authorized in Connecticut	1,908,943.00
Net risks written	\$1,889,677.00
Gross premiums on risks written	\$37,499.82
Less \$6,630.51 return premiums, and \$9,152.69 premiums for reinsurance in companies authorized in Connecticut	15,783.29
Net premiums received	\$21,716.63
Less losses on risks reinsured in companies authorized in Connecticut	\$8,649.08 1,980.43
Net losses paid	\$6,668.66
Losses incurred	\$8,920.47 1,980.43
Net losses incurred	\$6,940.04

Schedule D. Bonds and Stocks owned by the Com
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STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
Chattanooga, Tenn., 41/2 %, 1942		100	\$45,000.00
Cleveland. Ohio. 4% 1921	\$45,401.00 100,760.00	101	101,000.00
Darlington, S. C., 5%, 1932	10,445.60	100	10,000.00
Cleveland, Ohio, 4%, 1921  Darlington, S. C., 5%, 1932  Georgia State, 44%, 1915	10,176.10	100	10,000.00
New Mexico Territory, 4%, 1918  New York City, 3½%, 1919  New York City, 3½%, 1928  New York City, 4½%, 1956  New York City, 4½%, 1957  New York City, 4½%, 1957	10,572.08	95	9,500.0 <b>0</b>
New York City, 31/2 %, 1919	115,600.80	96	113,280.00
New York City, 3½%, 1928	75,100.00	91	72,800.00
New York City, 4%, 1956	101,132.40		95,000.00
New York City, 41/2 %, 1957	102,983.30		
New York City, 4%, 1959 Richmond, Va., 4%, 1943 Virginia State, 3%, 1991	85,372.23		
Virginia State 200 1001	5,940.00 <b>45,2</b> 50.00		5,580.00 <b>41,5</b> 00.00
VII BILLIA DIACO, 070, 1001	40,200.00	00	41,000.00
RAILEOAD BONDS: -			
Atlantic Coast Line, 4%, 1952	48,093.50	88	44,000.00
Baltimore & Ohio, 31/2 %, 1925	32,046.00	88	
Baltimore & Ohio, 4%, 1941	99,183.23		
Chicago, Lake Shore & Eastern, 4%%, 1969	31,812.80 93,835.00	93	27,900.00 66,000.00
Chicago & Northwestern, 4%, 1926	<b>25</b> ,835.00	92	23,000.00
	48,387.50		
Eria 7% 1920	73,460.80		
Evansville & Terre Haute, 6%, 1921	110,127,50	105	105,000.00
Evie, 7%, 1920	110,127.50 52,728.90	92	46,000.00
Interborough Rapid Transit Co., 5%, 1966	24,128.70	98	
Lake Erie & Western, 5%, 1937	23,389.97	100	
Long Island, 4%, 1949  Mohawk & Malone, 4%, 1991  Minneapolis & St. Louis, 7%, 1927	149,313.56	90	135,000.00
Mohawk & Malone, 4%. 1991	46,060.00	98	43,710.00
Minneapolis & St. Louis, 7%, 1927	24,132.50	114	22,800.00
Minneapolis Street, 5%, 1919 New York Central, 5%, 1914	25,279.10 148,218.75	100 100	25,000.00 150,000.00
New York & Long Deanch 50', 1041	19,587.75	108	18,360.00
New York & Long Branch, 5%, 1941	25.911.20	108	25,750.00
Northern Pacific R. R. 4%, 1997	24,650.26	98	23,250.00
	52,194.78	100	50,000.00
Pitts., Cinn., Chic. & St. Louis, 41/2 %, 1940	61,591.26	100	
Pitts., Cinn., Chic. & St. Louis, 41/2%, 1942	19,449.84	100	18,000.00
St. Louis, Iron Mt. & Southern, 5%, 1931	51,807.70	102	51,000.00
Pitts., Cinn., Chic. & St. Louis, 4½%, 1940 Pitts., Cinn., Chic. & St. Louis, 4½%, 1942 St. Louis, Iron Mt. & Southern, 5%, 1931 St. Louis, Iron Mt. & Southern, 4%, 1933 St. Louis, Peoria & North Western, 5%, 1948	23,275.00	77 101	19,250.00
St. Louis, Peoria & North Western, 0%, 1948	50,625.00 30,651.02	119	50,500.00 29,750.00
	24,877.50	84	
Routhern Ry. Co. 5%, 1994	59,897.60	108	51 500.00
Southern Pacific. 4%, 1955	49.081.84	90	45,000.00
Southern Ry. Co., 4%, 1951 Southern Ry. Co., 5%, 1994 Southern Pacific, 4%, 1955 Terminal R. R. Ass'n of St. Louis, 4½%, 1989	49,081.84 27,184.28	90 99 90	24,750.00
Toledo, Walhonding Valley & Ohio, 4%, 1942	51,257.67	90	45,000.00
West Shore, 4%, 2361	00,870.00	91	45,500.00
Toledo, Walhonding Valley & Ohio, 4%, 1942 West Shore, 4%, 2361 West Virginia & Pittsburgh, 4%, 1990	24,745.00	88	22,000.00
RAILEOAD STOCKS:			
500 shs. Baltimore & Ohio, pref	44,081.52	81	40,500.00
500 shs. Baltimore & Ohio, pref	5,621.12	106	5,800.00
600 " Chicago, Milwaukee & St. Paul, prei	82,540.98	140	84,000.00
500 "Cleveland & Pittsburgh	41,645.88	158	89,500.00
1000 "Manhattan Ry. Co	184,936.25 6,077.53	181 114	131,000.00
100 " Minehill & Schuylkill Haven	10,467.67	97	5,700.00 9,700.00
100 "New York, Chicago & St. Louis, 1st pref. 150 "Pittsburgh, Fort Wayne & Chicago	28,378.00	159	28,850.00
_	•••••		****
MISCELLANEOUS STOCKS: —	82.88	100	100.00
2 shs. General Adjustment Bureau, N. Y 10 "Underwriters' Salvage Co. of Chicago	823.92	100	100.00 1.000.00
10 "Underwriters' Salvage Co. of Chicago 10 "Underwriters' Salvage Co. of N. Y	980.00	150	1,500.00
To office without any and on the column to			
Totals	<b>\$2,767,094.37</b>		<b>\$2,592,260</b> .00

# UNITED STATES BRANCH OF THE PHENIX FIRE INSURANCE COMPANY,

#### PARIS, FRANCE.

Admitted to the United States, February, 1911.

United States Managers, STARKWEATHER & SHEPLEY (Incorporated), 17 Custom House Street, Providence, R. I.

Trustees, BANKERS TRUST COMPANY of New York.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger as	assets December 31, 1912	
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### INCOME.

	Fire.		
Gross prems. received during the year	\$634,265.71		
Deduct reinsurance,			
\$218,039.60			
and return premiums,			
\$145,032.01	363,071.61		
Received for premiums		<b>\$2</b> 71,194.10	
Gross interest on bonds	\$20,477.50	<b>4-1</b> ,101,10	
Gross interest on deposits	1,030.21		
Gross interest under reinsur. treaty	287.51		
Total gross interest		21 <b>,795.22</b>	
Total income			292,989.32
Sum of both amounts			\$911,402.98

Fire.		
Gross amount paid policy-holders		
for losses (including \$19,584.91		
occurring in previous years) \$200,582.00		
Deduct amount received for salvage,		
\$4,401.20		
• •		
for reinsurance in other companies,		
\$76,642.13		
and for discount,		
<b>\$</b> 153.95 <b>8</b> 1,197.28		
Net amount paid policy-holders for losses	\$119,384.72	•
Expenses of adjustment and settlement of losses	2,042.67	
Commissions or brokerage	87,361.04	
Salaries, fees, and all other charges of officers,	01,001.04	
directors trustees and home office complements	10400	
directors, trustees, and home-office employees	194.99	
Advertising, \$277.56; printing and stationery, \$4.55	282.11	
Legal expenses	41.35	
Underwriters' boards and tariff associations	1,996.41	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	1,797.23	
Inspections and surveys	477.87	
State taxes on premiums	4,244.02	
Insurance-department licenses and fees	2,546.02	
Federal corporation tax	42.62	
City taxes and licenses	982.06	
Surety bonds	129.07	
Commission on investment purchased	25.00	
Auditing books	112.50	
Remitted to home office		
Remitted to nome onice	60,000.00	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	281,659.68
Balance		\$629,743.30
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$511,050.00</b>	
Deposits in trust companies and banks on interest	<b>55,44</b> 0.57	
Agents' balances, under three months due	63,152.73	
Cash deposited with Philadelphia Underwriters'		
Association	100.00	
Total ledger assets, as per balance		\$629,743.30
Non-Ledger Assets.		
Interest accrued on bonds		6,416.66
Gross assets		\$636,159.96

DEDUCT ASSETS NOT ADMIT	TED.	
Cash not in control of trustees	\$33,979.92 8,550.00	
Total	•••••••	42,529.92
Total admitted assets	•••••	\$593,630.04
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 10,243.97	
31, not reported	38,890.02	
Total  Deduct reinsurance due or accrued	\$49,133.99 22,361.95	
Deador Temburance date of declared Title T		
Net amount of unpaid losses and claims		\$26,772.04
Unearned premiums on fire risks		194,114.68
Estimated federal, state, and other taxes, hereafter pe	•	5,000.00
Contingent commissions or other charges due or accr		20,840.40
Reinsurance and return premiums due	• • • • • • • • • • • • • • • • • • • •	45,701.64
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities	\$200,000.00 · 101,201.28	\$292,428.76
Surplus as regards policy-holders		301,201.26
Total		\$593,630.04
Special Deposits.  (Showing deposits not held for protection of a State, Country, Municipality, Etc.  Georgia	Market value of deposit. \$10.000.00	
RISKS AND PREMIUMS, 1913.	,	
Fire. In force December 31, 1912	Risks. \$38,828,897 71,893,030	Premiums. \$325,596.20 634,265.71
Totals  Deduct those expired and marked off as terminated	\$110,721,927 45,415,702	\$959,861.91 386,934.44
In force at the end of the year 1913  Deduct amount reinsured	\$65,306,225 26,647,769	\$572,927.47 227,160.60
Net amount in force December 31, 1913	\$38,658, <b>456</b>	\$345,766.87
RECAPITULATION OF FIRE RISKS AND P	REMIUMS.	
Year Gross premi Written, Term, Amount, charged.		Premiums unearned.
1913 One year or less \$21,444,552 \$191,554	4.25 1-2 8.95 1-4	\$95,777.13 167.24 1,164.67

Year Written. Term.	Amount.	Gross premiums charged. U	nearned.	Premiums unearned.	
1911 ]	2,718,693	20,505.87	16	8,417.65	
1911 1912 1913 Three years	3,808,040	81,457.09	1-2	15,728.55	
	6,156,353	51,879.14	5-6	43,232.62	
1910	5,280 39,613	40.68 538.21	1–8 8–8	5.09 201.83	
1911 1912 Four years	37,831	508.72	5-8	317.95	
1913	17,007	179.97	7-8	157.47	
1909 ]	30,793	164.41	1-10	16.44	
1910	130,458	1,672.21	8-10	501.66	
1911 Five years	949,468	10,463.91	1-2	5,281.96	
1912 1918	1,330,051 1,677,076	14,642.20	7–10 9–10	10,249.54 17,863.25	
Over five years	5,635	19,848.06 90.31	pro rata	81.68	
Totals	\$38,658,456	\$345,766.87	<del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>	\$194,114.68	
2002	450,000,100	4010,.00.01		<b>4201,221.00</b>	
	GENERAL INTERP	ROGATORIES.			
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?					
	BUSINESS IN CONNE	стіспт. 1913.		Fire.	
Gross risks written				\$1,190,589.10	
Less \$197,978.99 risks	canceled, and \$284.90	1.26 reinsurance	in com-	<b>41,100,000.10</b>	
panies authorized	432,880.25				
Net risks written				\$757,708.85	
Gross premiums on risks	written			\$10,766.03	
Less \$1,778.79 return pance in companies	8,769.38				
Net premiums receiv	ed			\$6,996.65	
Losses paid				\$1,130.86	
Losses paid Less losses on risks rei				35.73	
Net losses paid				<b>\$1,</b> 094.63	
Losses incurred				\$1,142.30	
Less losses on risks rei	nsured in companies	authorized in Con	necticut	40.56	
Net losses incurred .		••••••	• • • • • • •	\$1,101.74	
Schedule D. Bonds and Stocks owned by the Company.					
Municipal		Book value		Market value.	
Atlanta, Georgia, 41/2%, 1 Cleveland, Ohio, 4.10%, 1	927	\$10,050.0		<b>\$10,0</b> 00.00	
Cleveland, Ohio, 4.10%, 1 New York City, 4¼%, 1	940 960	101,750.0 202,000.0		104,000.00 200,000.00	
RAILBOAD E	TOCKS:				
Baltimore & Ohio. 4% 19	48	49,500.0	0 92	46.000.00	
Baltimore & Ohio, 4%, 19 Chicago & Northwestern, 4	%, 1987	49,375.0		47,000.00	
Northern Pacific & Gt. N	orthern. 4%. 1921 .	47.875.0	0 95	47,500.00	
Union Pacific, 4%, 1947		50,500.0	0 96	48,000.00	
Totals		\$511,050.0	0	\$502,500.00	

## UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY. LIMITED.

## LONDON, ENGLAND.

Admitted to the United States, October, 1879.

United State Managers, L. P. BAYARD, AND P. BERESFORD, 100 William Street, New York City.

Trustees, GEORGE FRANCIS CRANE, GEORGE A. STRONG, HABBY H. TREADWELL, of New York.

## DEPOSIT CAPITAL.

\$200,000.00.

Amount of ledger assets December 31, 1912 \$3,843,718	Amount of ledger a	ssets December 3	31, 1912		<b>\$3,843,718.03</b>
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#### INCOME.

Marine and

Fire.	Inland.	·	
Gross premiums re- ceived during the			
year \$4,004,828.95	\$471,384.02		
Deduct reinsurance,			
\$1,357,261.55 and return premiums,			
<b>\$</b> 772,847.38 1,810,620.56	319,488.37		
Received for prems. \$2,194,208.39 Gross interest on bonds and divi-	\$151,895.65	\$2,346,104.04	
dends on stocks	121,892.88		
Gross interest on deposits	7,472.74		
Gross interest on Philadelphia Fire			
Underwriters' deposit	6.30		
Total gross interest		129,371.92	
Received from home office		21.394.38	
Gross increase, by adjustment, in be	ook value of		
ledger assets, viz.:			
Bonds		5,350.00	
Total income			2,502,220.34
Sum of both amounts			\$6,345.938.37

		Marine and	
Gross amount paid	Fire.	Inland.	
policy-holders for	•		
losses (including			
\$271,608.03, occur-			
ring in previous			
years)	\$1,774,331.12	\$228,888.14	
Deduct amount re-			
ceived for salvage,			
<b>\$28,546.18</b>			
for reinsurance in			
other companies,			
<b>\$</b> 729,983.13			
and for discount,			
<b>\$351.15</b>	568,983.81	189,896.65	
Net amount paid			
policy-holders for losses	\$1,205,347.31	* \$38 991 49	\$1,244,338.80
Expenses of adjustment			43,277.78
Commissions or broker			436,492.66
Allowances to local			100,102.00
agency expenses			8,365.58
Salaries, \$91,384.24, a			.,
special and general a			147,033.07
Salaries, fees, and all			
directors, trustees, as	nd home-office e	mployees	148,457.82
Rents			22,863.28
Advertising, \$4,374.55	; printing and	l stationery,	
<b>\$</b> 27,563.17			31,937.72
Postage, telegrams, tele			26,154.84
Legal expenses			822.99
Furniture and fixtures			9,680.31
Maps, including correct			7,778.59
Underwriters' boards			33,670.19
Fire department, fire			
assessments, fees, ta			28,996.08
Inspections and survey			19,605.13
State taxes on premiur			50,898.23
Insurance-department li Federal corporation tax			9,641.15 414.79
State license			1,742.50
Local taxes			7,222.06
Advertising required by			1,064.37
Exchange			2,693.88
Remitted to home office			80,840.80
Agents' balances charge			448.67
Tigenie naturice cuarke	VII	• • • • • • • • • • • • •	**U.UI

Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	100,005.00	
Total disbursements	••••••	2,464,446.29
Balance	•••••	\$3,881,492.08
LEDGER ASSETS.		
Book value of bonds, \$2,997,900.00, and stocks,		
\$3,086.00 (Schedule D)	<b>\$3,000,986.00</b>	
Cash in company's office	300.97	
Deposits in trust companies and banks not on interest	400.02	
Deposits in trust companies and banks on interest	466.03 324,147.82	
Agents' balances, under three months due	518,107.12	
Agents' balances, over three months due	21,466.95	
Bills receivable, taken for marine and inland risks	1,970.75	1
Philadelphia Fire Underwriters' deposit	200.00	
Furniture, fixtures and safes	6,446.44	
Maps	7,400.00	
Total ledger assets, as per balance		\$3,881,492.08
NON-LEDGER ASSETS. Due.	Accrued.	
Interest on bonds	\$15,418.35	
Total interest due and accrued		44,787.10
Gross assets		\$3,926,279.18
DEDUCT ASSETS NOT ADMITT	ED,	
Cash, \$152,106.85, and all investments, not in		
control of trustees, \$50,086.00	\$202,192.85	
Furniture, fixtures and safes	6,446.44	
Agents' balances, representing business written	•	
prior to October 1, 1913	21,466.95	
Maps	7,400.00	
Total	•••••	237,506.24
Total admitted assets	• • • • • • • • • • • • • • • • • • • •	\$3,688,772.94

#### LIABILITIES.

Gross losses adjusted and unpaid	\$10,413.00	
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31, not reported	257.862.99	
Gross claims for losses resisted	19,639.00	
Total	\$287,914.99	
Deduct reinsurance due or accrued	88,408.37	
Net amount of unpaid losses and claims		<b>\$199,506.62</b>
Unearned premiums on fire risks	\$2,073,817.89	
Unearned premiums on inland navigation risks	64,365.68	
Unearned premiums on unexpired marine risks	7,052.10	••
Total unearned premiums		2,145,235.67
Salaries, rents, expenses, bills, accounts, fees, etc., du		3,500.00
Estimated federal, state, and other taxes, hereafter		44,250.00
Contingent commissions or other charges due or accr		10,000.00
Total liabilities, except deposit capital		\$2,402,492.29
Deposit capital required by statute		
Surplus over all liabilities	1,086,280.65	
Surplus as regards policy-holders	•••••	1,286,280.65
Total		<b>\$3,688,772.94</b>

#### SPECIAL DEPOSITS.

# (Showing deposits not held for protection of all policy-holders.)

	State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia		\$10,000.00	\$22,618.26
Virginia		19,580.00	84,654.07

#### RISKS AND PREMIUMS, 1913.

				_
	Firm.		MARINE AND	D INLAND.
	Risks.	Premiums.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during	\$536,220,187	<b>\$5,25</b> 3,024.63	\$2,434,555	\$61,682.89
the year	432,887,937	4,004,828.95	55,085,852	471,384.02
reinsurance		4,810.22		
Totals  Deduct those expired and	\$969,108,124	\$9,262,668.80	\$57,470,407	\$533,016.91
marked off as terminated	886,199,424	8,767,979.87	87,444,476	318,255.81
In force at the end of	<b>AFAR AAA 5</b> AA	<b>AT 404 000 00</b>	<b>900 005 001</b>	0014 501 10
the year 1913	\$582,908,700	\$5,494,683.98	\$20,025,931	\$214,761.10
Deduct amount reinsured.	168,466,61T	1,454,584.96	4,481,837	78,977.64
Net amount in force December 31, 1913	\$419,442,089	\$4,040,098.97	\$15,594,094	\$185,788.46

RECAPT	TULATION OF FIRE R	ISKS AND PREMI	TMS.	
Year		Gross premiums		Premiums
Written. Term.	Amount.	charged.	Uncarned.	unearned.
1913 One year or less	\$189,729,406 750,268 899,712 70,871,596	\$1,434,933.93	1-2	\$717,466.96
1912   Two years	899.712	8,443.64 3,968.81	1-4 3-4 1-6	2,110.91 2,976.61
1911 ]	70,871,596	592,167.80 636,558.73	1-6	98,694.63
1912 Three years 1913	66,766,944 83,009,684	636,558.73	1-2	318,279.36
19101	398.186	680,919.62 3,022.65	5–6 1–8	567,433.02 377.83
1911 1912 Four years	398,186 527,360 390,690	3,659.81 3,397.57	3–8 5–8	1,372.43 2,123.48
1913	390,690 187,573	3,397.57 555.80	5–8 7–8	2,123.48 486.32
	8,036,209	106,036.18	1-10	10.603.62
1910	8,036,209 9,35 <b>5,343</b>	130,482.00	2_10	<b>39,144.60</b>
1909 1910 1911 1912 1912	9,604,691 13,849,0 <b>82</b>	121,916.26 154,212.80	1-2 7-10	60,958.18 <b>107,948.9</b> 6
1913 }	15,065,345	159,823.37	9-10	143,841.03
Totals	\$419,442,089	\$4,040,098.97		\$2,073,817.89
	GENERAL INTERF	ROGATORIES.		
Largest gross aggregate a anywhere in the United reinsurance, whether the			d located	
anywhere in the United	States, without any	y deduction who	tever for	
panies?	. Perme no in admitt	ed or non-admi	Answer	\$100,000.00
	BUSINESS IN CONNE	стісит. 1913.		Fire.
				\$6,800,516.00
Gross risks written Less \$1,232,736.00 risks companies authorize	canceled, and \$1,3 d in Connecticut	88,971.00 reins	urance in	2,621,707.00
Net risks written				\$4,178,809.00
Gross premiums on risks	written			\$54,939.73
Gross premiums on risks Less \$6,715.14 return p surance in companie	remiums, and \$8,71 es authorized in Coi	8.09 premiums	for rein-	15,433.23
Net premiums received	l			\$39,506.50
-				\$26,802.97
Less losses on risks rein	sured in companies	authorized in C	onnecticut	6,448.29
Net losses paid				\$19,854.68
				\$36,348.97
Less losses on risks rein	sured in companies	authorized in C	onnecticut	12,405.29
Net losses incurred .				\$23,938.68
				Marine and
				Inland.
Gross risks written Less \$0.00 risks cancele	\$4 800 00 s	reinqueence in	companies	\$4,300.00
authorized in Conn	ecticut			4,300.00
Net risks written				0.00 \$106.54
Gross premiums on risks w Less \$0.00 return premiu companies authorize	ms, and \$106.54 pre	miums for reins	urance in	-
companies authorize	d in Connecticut	• • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	106.54
Net premiums received	d			0.00
Losses paid				0.00
Losses incurred		· • • · · · · · · · • • • • • • • • • •	· · · · • • · · · •	0.00
	Bonds and Stocks			
STATE. COUNTY, AND	MUNICIPAL BONDS: -	- Book valu		Market value.
Massachusetta State, 34%	, 1935	\$414,000 10,000	.00 92 .00 100	\$414,000.00 10,000.00
Cleveland, Ohio, 4%, 1925		102,000	.00 102	102.000.00
New York City, 31/2%, 191	15	856,400	.00 99	356,400.00 200,000.00
New York City, 44, 76, 196		200,000 88.000	.00 88	88,000,00
Richmond, Va., 4%, 1943		19,580	.00 98	19,530.00
Massachusetta State. 3½% Georgia State. 4½%, 1915 Cleveland, Ohio. 4%, 1925 New York City. 3½%, 19: New York City. 4½%, 19: New York City. 4½%, 19: New York City. 3%, 19:25 Richmond, Va 4%, 19:43 Rochester, N. Y., 3½%, 19	33	136,500	.00 91	186,500.00
RAILROAD B		•		
Atchison, Topeka & Santa 1	FA 4% 1958	48,500		43,500.00
Atlantic Coast Line, 4%,	1952	50,160	.00 88	50,160.00

			•
	Book value.	Rate.	Market value.
Baltimore & Ohio, 31/2 %, 1925	31.500.00	90	31.500.00
Chicago & Alton. 3%. 1949	76,250.00	61	76,250.00
Chicago, B. & O. 4%, 1958	92,000.00	92	92,000.00
Chicago, B. & Q., 4%, 1958	46,500.00	98	46,500.00
Chicago, Milwaukee & St. Paul, 4½%, 1989	50,500.00	101	50,500.00
Chicago & Northwestern 5% 1929	40,950.00	105	40.950.00
Chicago & Northwestern, 5%, 1929 Chicago & Northwestern, 3½%, 1987 Chicago, Rock Island & Pacific, 4%, 1988	60.000.00	80	60,000.00
Chicago Rock Island & Pacific 40% 1988	42,000.00	84	42,000.00
Chicago & Western Indiana, 4%, 1952	41,500.00	88	41.500.00
Delaware & Hudson, 4%, 1943	47.000.00	94	47.000.00
Denver & Rio Grande, 4%, 1936	41,000.00	82	41.000.00
Brie & Pittsburgh, 8½%, 1944	87,000.00	87	87,000.00
Illinois Central, 3½%, 1951	12,320.00	77	12,320.00
Illinois Central, 3%, 1951	85,200.00	71	85,200.00
Jamestown, Franklin & Clearfield, 4%, 1959		91	
Jamestown, Franklin & Clearneid, 4%, 1959	45,500.00	85	45,500.00 42,500.00
Lake Shore & Michigan Southern, 31/2%, 1997	42,500.00	89	
Lake Shore & Michigan Southern, 4%, 1928	44,500.00		44,500.00
Manhattan, 4%, 1990	44,500.00	89	44,500.00
New York Central & Hudson, 31/2 %, 1997	41,000.00	82	41,000.00
New York, New Haven & Hartford, 4%, 1956	84,700.00	77	84,700.00
Norfolk & Western, 4%, 1941	44,500.00	89	44,500.00
Northern Pacific, 4%, 1997	46,500.00	98	46,500.00
Pennsylvania Co., 41/2 %, 1921	25,000.00	100	<b>25</b> ,000.00
St. Paul, Minn. & Manitoba, 41/2%, 1933	50,500.00	101	50,500.00
Southern Pacific, 4%, 1949	58,690.00	91	53,690.00
Terminal R. R. Association, 4%, 1953	44,000.00	88	44,000.00
Union Pacific, 4%, 1947	48,000.00	96	48,000.00
West Shore, 4%, 2861	109,200.00	91	109,200.00
MISCELLANEOUS BONDS:			
American Tel. & Tel. Co., 4%, 1929	43,000.00	86	43,000.00
New York Telephone Co., 4½%, 1939	57.000.00	95	57,000.00
New lots reseptions co., 172 70, 1000	01,000.00	•0	01,000.00
MISCELLANEOUS STOCKS:			
3 shs. General Adjustment Bureau	150.00	50	150.00
86 " Milwaukee Underwriters' Building Co	86.00	1	86.00
5 " Pacific Coast Adjust, Bureau	500.00	100	500.00
2 " Southern Adjust, Bureau	100.00	50	100.00
10 " Underwriters' Salvage Co. of New York	1,250.00	125	1.250.00
10 " Underwriters' Salvage Co. of Chicago .	1,000.00	100	1,000.00
Totals	\$3,000,986.00		<b>\$3,000</b> ,986.00

# UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY,

# STETTIN, GEBMANY.

Admitted to the United States, November, 1891.

United States Manager, HABOLD W. LETTON, 175 West Jackson Boulevard, Chicago, Ill.

Trustees, John C. Black, George H. Webster, J. Ogden Armour, of Chicago, Ill.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$2,034,411.79

#### INCOME.

Sum of both amounts ...... \$3,203,751.06

Gross amount paid policy-holders for losses (including \$154,826.37	Fire.	
occurring in previous years)	\$977,868.58	
Deduct amount received for salvage,		
<b>\$3,734.01</b>		
for reinsurance in other companies,		
\$389,914.46		
and for discount,		
<b>*579.50</b>	394,227.97	
Net amount paid policy-holders for	losses	<b>\$</b> 583,640.61
Expenses of adjustment and settlement of	of losses	18,187.50
Commissions or brokerage		221,646.31
Salaries, \$21,072.50, and expenses, \$19		,

para portey notacts for losses	<b>4000,040.01</b>
Expenses of adjustment and settlement of losses	18,187.50
Commissions or brokerage	221,646.31
Salaries, \$21,072.50, and expenses, \$19,651.37, of	
special and general agents	40,723.87
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	55,122.99
Rents	5,806.04
Advertising, printing and stationery	10,838.81
Postage, telegrams, telephone and express	8,384.60
Legal expenses	100.00
Furniture and fixtures	2,983.19
Maps, including corrections	5,731.55
Underwriters' boards and tariff associations	9,045.98
Fire department, fire patrol and salvage corps	,
assessments, fees, taxes, and expenses	17,872.77
Inspections and surveys	8,427.77
State taxes on premiums	28,561.57
Insurance-department licenses and fees	6,438.58
Federal corporation tax	142.13
City and county licenses	1,943.57
City and county taxes	969.71
Water and ice service	152.16
Subscriptions to magazines and papers	281.71
Paid to employees for suppers	407.26
Auditing fees	328.56
Toilet supplies	50.95
Surety bonds for employees	97.54
Office lights	367.70
Typewriters and adding machines	1,246.09
Mercantile reports	511.79
Office repairs	579.79
Miscellaneous expenses	62.14
Remitted to home office	51,174.61
Agents' balances charged off	180.03
•	

s loss on sale or maturity of ledger assets, viz.:	74.12	
ndss decrease, by adjustment, in book value of ledger assets, viz.:	74.12	
nds	4,697.10	
Total disbursements		1,086,779.10
Balance		\$2,116,971.96
LEDGER ASSETS.		
	684,709.59	
value of bonds (Senedant =)	466.00	
in company's office	132,353.04	
in order companies and companies	289,677.93	
nts' balances, under three months due	9,765.40	
Total ledger assets, as per balance		\$2,116,971.96
NON-LEDGER ASSETS.		
	Accrued.	
rest on bonds	\$10,867.67 	16,380.17
Gross assets		\$2,133,352.13
DEDUCT ASSETS NOT ADMITTED.		
not in control of trustees	<b>\$</b> 1,010.68	
nts' balances, representing business written		
for to October 1, 1913	9,765.40	
k value of bonds over market value (Sched. D)	111,999.59	
Total		122,775.67
Total admitted assets		\$2,010,576.4
LIABILITIES.		
ss losses adjusted and unpaid	\$73,317.85	
es claims for losses reported and unadjusted,	** ,	
lus reserve for losses incurred prior to December	111,476.00	
l, not reportedss claims for losses resisted	14,335.07	
•	\$199,128. <b>92</b>	
Total	97,294.74	
Net amount of unpaid losses and claims		\$101,834.16

PRUSSIAN	NATIONAL INS	CRANCE O	COMPANY.	883
Unearned premiums on fire Salaries, rents, expenses, bi Estimated federal, state, an	ill <mark>s, acc</mark> ounts, fee	s, etc., due	or accrued	1,202,413.32 6,000.00 25,000.00
Total liabilities, except Deposit capital required by Surplus over all liabilities	y statute	• • • • •	\$200,000.00	\$1.335,247.50
Surplus as regards po	olicy-holders		• • • • • • • • • • • • • • • • • • • •	675,328.96
Total	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	\$2,010,576.46
	SPECIAL DEPO	SITS.		
(Showing deposits	not held for prote	ection of al	l policy-holder	rs.)
State, Country, Mr	micipality, Etc.	1	Market value of deposit. \$10,300.00	Corresponding liabilities.
Special deposits in excess of	orresponding liabil	lties, \$10,30	0.00.	
1	RISKS AND PREMIT	тыв, 1913.		
	Fire.		Risks.	Premiums.
In force December 31, 1912 Written or renewed during th Excess of original premiums	e year	eived for	\$292,529,176 229,125,485	\$3,095,443.77 2,338,795.73
reinsurance		· · · · · · ·		2,579.21
Totals Deduct those expired and ma	rked off as termina	ited	\$521,654,661 190,723,490	\$5,436,818.71 2,060,983.70
In force at the end of the Deduct amount reinsured	e year 1913		\$880,931,171 102,808,757	\$8,375,835.01 1,095,510.10
Net amount in force December 81, 1913 \$228,622,414				\$2,280,324.91
RECAPITU	LATION OF FIRE RI	SKS AND PE	EMIUMS.	
Year		ross premiu	ıms	Premiums
Written. Term.	Amount.	charged.	Unearned. .56 1-2	unearned.
1918 One year or less	\$57,788,058 290,944	\$593,572 3,148	.14 1-4	\$296,786.28 787.04
1912 Two years	271.928	2.812	.86 3-4	1,734.64
1911 1912 Three years	87,524,915 45,168,499	850,183 418,967	.14 1-4 .86 3-4 .18 1-6 .24 1-2	1,734.64 58,355.52 206,983.62
1918]	48 848 112	450.805	.18 5-6	875,670.99
1910	275,509 160,060 205,910	2,415 1,626	.18 5–6 .17 1–8 .48 3–8 .55 5–8	301.89 609.93
1911 1912 Four years	205,910	1,626 2,129	.55 5-8	1,380.97
1913   1909	154,800 5.054.081	1,121 68,001	.87 7–8 .99 1–10	981.20 6,300.20
1910	5,054,081 6,472,568 7,480,140 8,568,716	78,845 90,716	.62 3-10	23,503.67 45,858.00
1911 Five years 1912	7,480,140 8 568 716	90,716 108,086	.02 1-2 .32 7-10	45,858.00 72,160.42
1913	10,408,224	128,948		111,548.95
Totals	\$228,622,414	\$2,280,324	.91	\$1,202,413.82
GF	NERAL INTERR	OGATORIES	ŧ	
Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies?	ount insured in a tates, without any ame be in admitte	iny one ha deduction d or non-a	zard located whatever for dmitted com-	\$30,000.00
Rı	USINESS IN CONNEC	TICUT: 1912	i.	Fire.
				\$4,218,464.00
Gross risks written Less \$536,879.00 risks can panies authorized in Co	eled, and \$940,156 ennecticut	.00 reinsur	ance in com-	1,477,085.00
Net risks written		•••••	• • • • • • • • • • • • • • • • • • • •	\$2.741.429.00

Orace promiume on sister matter		Fire. \$34,357.95
Gross premiums on risks written	for rein-	11,471.93
Net premiums received		\$22,886.02
Less losses on risks reinsured in companies authorized in C	onnecticut	\$10,430.86 2,020.43
Net losses paid	onnecticut	\$8,409.93 \$10,715.69 2,034.28
Net losses incurred		\$8,681.41
Schedule D. Bonds owned by the Compa GOVERNMENT BONDS: — Book value		Market value.
STATE		
STATE, COUNTY, AND MUNICIPAL BONDS: -		
Allegheny County, Pa., 4%, 1935	.00 97 .00 105 .00 105 .00 106	38,800.00
Bergen County, N. J., 5%, 1923	.00 105	1,050.00 4,200.00
Bergen County, N. J., 5%, 1925	.00 106	4,240.00
Bergen County, N. J., 5%, 1928 4,000		
Bergen County, N. J., 5%, 1927	.00 105	4,240.00 1,070.00 38,800.00 40,800.00 40,400.00 5,100.00
Buffalo, N. Y., 4%, 1957	.00 97	38,800.00
Cincinnati, Ohio, 4%, 1929	.00 102	40,800.00
Cohoes, N. Y., 4½%, 1928	.00 102	5,100.00
Cuyahoga County, 5%, 1931 6,000	.00 106	6,360.00
Cuyahoga County, Ohio, 5%, 1932	.00 106 .00 106 .00 106	18,020.00 18,020.00
Essex County, N. J., 4%, 1924 31,000	.00 97 .00 97	29,100.00
Hudson County, N. J., 4%, 1924	.00 <b>9</b> 7	29,100.00 10,200.00
Jamestown, N. Y., 5%, 1927	.95 105	1,575.00 7,875.00
Jamestown, N. Y., 5%, 1927     1,567       Jamestown, N. Y., 5%, 1928     7,348       Jamestown, N. Y., 5%, 1929     7,860	.50 105	7,875.00 7,950.00
Jamestown, N. Y., 5%, 1930	.00 106	7,950.00
Jamestown, N. Y., 5%, 1931 7,878	.00 106	7,950.00
Jamestown, N. Y., 5%, 1932 7,885 Jersey City, N. J., 4%, 1932 40,200 Los Angeles, Cal., 4%, 1944 3,500	.60 106	38.400.00
Los Angeles, Cal., 4%, 1944	.00 90	3.150.00
Los Angeles, Cal., 4%, 1945	.00 90	32,850.00 124.500.00
Memphis, Tenn., 4%, 1933 40,000	.00 92	36,800.00
Middlesex County, N. J., 4½%, 1939       5,000         Middlesex County, N. J., 4½%, 1940       6,000         Middlesex County, N. J., 4½%, 1941       6,000	.00 98	4,900.00
Middlesex County, N. J., 4 1/4 %, 1940	.00 98	5,880.00
Middlesex County, N. J., 41/4 %, 1942 6,000	.00 98	5,880.00
Middlesex County, N. J., 41/4 %, 1943 2,000 Minneapolis, Minn., 4%, 1937 40,000	.00 98 .00 96	88.400.00
Mt. Vernon, N. Y., 4%, 1930	.00 96	9,600.00
Mt. Vernon, N. Y., 4%, 1930	.00 94	23,500.00
New York City, 3 1/2 1/2 1928 30,000	.00 91	27,300.00
New York City, N. Y., 31/2 %, 1929 20,000	.00 91	18,200.00
New York City, N. Y., 3½ %, 1940	.00 85	85,000.00
New York City, N. Y., 3½ %, 1940 25,000 New York City, N. Y., 3½ %, 1954 100,000 Norfolk, Va., 4%, 1937 5,000 Norfolk, Va., 4%, 1930 15,000	.00 89	7,875.00 7,950.00 7,950.00 7,950.00 88,400.00 31,50.00 32,850.00 124,500.00 4,900.00 5,880.00 5,880.00 5,880.00 5,880.00 23,500.00 4,500.00 23,500.00 4,500.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00 21,750.00
Norfolk, Va., 4%, 1930	.00 96	19,200.00
Portland, Oregon, 5%, 1922		
St. Louis, Mo., 3¼ %, 1922 30,206	.25 94 .00 96	
St. Louis, Mo., 3¼ %, 1922 30,206 St. Paul, Minn., 4%, 1936 20,348 Salt Lake City, Utah, 4¼ %, 1928 40,000	.00 96	38,400.00
Schenectady, N. Y., 5%, 1921	.00 10 <b>4</b>	
Spokane, Wash., 4%, 1925       41,200         Syracuse, N. Y., 4½%, 1923       5,306	.00 93 .25 101	5,050100
Syracuse, N. Y., 4½ %, 1924	.50 102 .50 102	10,200.00 10,200.00
Syracuse, N. Y., 4½%, 1925	.60 102 .00 97	38.800.00
Toledo, Ohio, 4%, 1921 20,000	.00 101	20,200.00
Yonkers, N. Y., 5½%, 1919	.00 105	10,500.00 10,600.00
IUHREIS, N. 1., 5 72 70, 1520	100	,

	Book value.	Rate.	Market value.
Yonkers, N. Y., 51/2 %, 1921	10.000.00	100	10.600.00
Yonkers, N. Y., 51/2%, 1922	10,000.00	107	10,700.00
10.12010, 1.1. 1.1, 0/3/0, 1025	20,000.00		20,.00.00
RAILROAD BONDS:			
Canada Southern, 5%, 1962	30,000.00	104	31.200.00
Chicago, Milwaukee & St. Paul, 5%, 1921	31,000.00	103	30,900.00
Cleveland Terminal & Valley, 4%, 1995	15,000.00	85	12,750.00
Illinois Central, 4%, 1951	8,288.00	92	7.360.00
Illinois Central (Omaha Div.), 3%, 1951	30,000.00	71	21.300.00
Iowa Central, 5%, 1938	32,769.80	87	26,100.00
Lake Erie & Western, 5%, 1987	16,387.50	100	15,000.00
Louisville & Nashville, 6%, 1930	11,280.00	112	11.200.00
Louisville & Nashville, 6%, 1919	3,438.36	109	3.270.00
New York Central, 4%, 1936	28,341.00	95	28,500.00
New York Central & Hudson, 31/2 %, 1997	20,950.00	82	16,400.00
		96	
New York, Chicago & St. Louis, 4%, 1987	28,110.00		28,800.00
Oregon Ry. & Navigation Co., 4%, 1946	80,675.00	91	27,800.00
Pennsylvania, 4½%, 1921	82,000.00	100	30,000.00
Pere Marquette, 41/2 %, 1932	29,700.00	80	<b>24</b> ,000.00
Rochester & Pittsburgh, 6%, 1921	14,400.00	110	15,400.00
Sioux City & Pacific, 31/2 %, 1936	19,550.00	81	16,200.00
Toledo & Ohio Central, 5%, 1935	17,000.00	103	16,480.00
Vandalia, 4%, 1955	80,900.00	94	28,200.00
Totals	\$1,684,709,59		\$1,572,710.00

## UNITED STATES BRANCH OF THE ROSSIA INSURANCE COMPANY,

#### ST. PETERSBURG, RUSSIA.

## Admitted to the United States, 1904.

United States Manager, CARL F. STURHAHN, 45 Lewis St., Hartford, Conn.

Trustees, ISAAC N. SELIGMAN, HUBERT CILLIS, GEORGE B. EDWARDS, New York City.

# DEPOSIT CAPITAL. \$200,000.00.

	IN	COME.		
Gross reinsurance pre-	Fire.	Marine and Inland.		
	29,520.62	\$1,052,607.14		
Deduct reinsurance,				
\$1,091.48 and return reinsur- ance premiums,				
\$1,760,394.93 1,6	329,270.12	132,216.29		
Received for reinsur-				
ance premiums \$5,8		•	\$6,720,641.35	
Gross interest on bonds		\$192,989.65		
Gross interest on deposits .		14,951.13		
Gross interest on credit by on \$350,000.00 N. Y. St				
3% bonds		3,500.00		
Total gross interest			211,440.78	
Received from home office			452,230.06	
Total income	· · · · · · · · · · · · · · · · · · ·			7,384,312.13
Sum of both amount	<b>.</b>			\$13,030,208,13

Gross amount paid policy-holders for losses (including	Fire.	Marine and Inland.		
\$542,453.73 occurring in previous years)  Deduct amount re-	<b>\$3,482,332.43</b>	\$629,792.73		
ceived for salvage, \$68.255.22 and for reinsur. in other companies,				
\$561.19	53,486.94	15,329.47		
Net amount paid policy holders for losses	y- <b>\$</b> 3,428,845.49	\$614.463.26	<b>\$4,</b> 043,308.75	
Expenses of adjustmen	•		52,541.23	
Commissions or broker			1,854,023.52	
Salaries, fees, and al	-		1,001,020.02	
directors, trustees, ar	-	•	74,039.71	
Rents			5,487.93	
Advertising, \$1,264.68 \$2,933.70	; printing and	stationery,	4,198.38	
Postage, telegrams, tel			3,014.73	
Legal expenses			375.00	
Furniture and fixtures			1,245.06	
Maps, including correct			2,117.50	
Underwriters' boards			4,737.29	
Repairs and expenses			1,10,120	
estate	•		1,401.04	
State taxes on premiu			122.37	
Insurance-department			1,794.00	
Federal corporation ta			1,063.84	
Franchise taxes			4,523.76	
Traveling expenses			5,865.65	
Fire insurance on new			450.00	
Premium for fidelity			150.00	
Charity contributions,			217.44	
Remitted to home office			557,488.29	
Total disbursemen	ts			6,618,165.49
Balance		• • • • • • • • • • • • • • • • • • • •		\$6,412,042.64

LEDGER ASSETS.
----------------

LEDGER ASSETS.		
Book value of real estate	\$131,147.07	
Book value of bonds (Schedule D)	5,329,194.38	
Deposits in control of trustees	420,409.66	
Deposits in trust companies and banks on interest	277,506.62	
Balances from companies, under three months due	253,784.91	
Total ledger assets, as per balance		\$8,412,042.64
Hon-Ledger assets.		
	Accrued.	
Interest on bonds	\$76,945.83	
Interest on bank balances	691.93	
Total interest accrued		77,637.76
Gross assets	•••••	\$6,489,680.40
DEDUCT ASSETS NOT ADMITT		
Cash not in control of trustees	\$277,506. <b>62</b> 321,494.38	
Total	• • • • • • • • • • • • • • • • • • • •	599,001.00
Total admitted assets	•••••	\$5,890,679.49
LIABILITI <b>ES</b> .		
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December		
31, not reported	\$1,028,995.00	
Deduct reinsurance due or accrued	38.00	
Net amount of unpaid losses and claims		\$1,028,957.00
Unearned reinsurance premiums on fire risks		φ1,020, <b>9</b> 01.0
Unearned reinsurance premiums on inland naviga-	φυ <sub>1</sub> υ 1 υ, 101. <del>1</del> υ	
tion risks	174,324.67	
Unearned reinsurance premiums on unexpired	114,022.01	
marine risks	47,645.16	
maine nas		
Total unearned reinsurance premiums	·	4,201,134.26
Estimated federal, state, and other taxes, hereafter		5,000.00
Contingent commissions or other charges due or accr		20,000.00
Reserve for other contingencies		10,000.00
Total liabilities, except deposit capital		\$5,265,091.26

ROSSIA INSURANCE COMPANY. 88				୍ଷଷଧ
Deposit capital required Surplus over all liabilit			\$200,000.00 425,588.14	
Surplus as regards	policy-holders .	• • • • • • • • • • • • •		625,588.14
Total		• • • • • • • • • • • • • • • • • • • •		\$5,890,679.40
	RISKS AND P	REMIUMS, 1918.	_	
		RE.		ND INLAND.
	Risks.	Premiums.	Risks.	Premiums.
in force Dec. 31, 1912 Written or renewed during	\$545,372,914		\$14,080,585	\$273,786.16
the year	711,281,318	7,429,520.62	166,784,836	1,052,607.14
Totals	\$1,256,654,232	\$13,874,095.54	\$180,865,421	\$1,326,393.30
marked off as terminated	562,698,821	6,454,668.62	164,671,241	929,007.30
In force at the end of the year 1913 Deduct amount reinsured.	\$693,955,411 	\$7,419,431.92 	\$16,194,180 125,115	\$397,386.00 1,091.48
Net amount in force Dec. 31, 1913	\$693,955,411	\$7,419,431.92	\$16,069,065	\$396,294.52
RECAP	ITULATION OF FII	RE RISKS AND P	REMIUMS.	-
•		Gross reinsur		Reinsurance
Year Written. Term.	Amount.	premium charged		premiums uncarned.
1913 One year or less	\$869,009,70		8.67 1–2	\$2,074,209.34
1912)	6,186,83	55 51.85 51 65,99	2.16 1-4 2.03 8-4	12.963.04
1913   Two years	6,186,83 8,242,06	65,99	2.03 8-4	49,494.02 76,081.04
1911 } 1912 } Three years	49,856,94 66,797,72	18 456,48 30 <b>6</b> 61,02	6.23 1-6 0.51 1-2	76,081.04 830,510.26
1913	66,797,78 <b>87,042,</b> 71	7 840,49	5.67 <b>5-</b> 6	700,413.06
1910]	1,987,11	16 20,11	9.08 1–8	2,514.88
1911 1912 Four years	3,515,91 2,194,13	.7 85,63°	7.45 3-8 5.91 5-8	13,364.04 12,303.70
1918	2,282,08	19,68 35 27,39	4.53 7-8	23,970.22
1909 ] 1910 ]	3,515,91 2,194,13 2,232,08 7,881,78 14,755,24	84,99	6.05 1-10 9.49 8-10	8,499.61 43,070.84
1911 Five years	21 042 00	170,00	3.24 1-2	113,246.62
1912	22,306,78 29,994,94	3 274,74	2.13 7–10	192,319. <del>49</del>
1913 j Over five years	29,994,94 7.53	18 362,12 5 399	8.85 9-10 9.92 pro rata	325, <b>916.86</b> 287.41
Totals	\$693,955,41			\$3,979,164.43
1 0.010	GENERAL INT			40,010,1U1.10
Largest gross aggregate anywhere in the United reinsurance, whether the				
reinsurance, whether the panies?	same be in ad	mitted or non-	admitted com-	\$84,300.00
	BUSINESS IN CO	NNECTIONT 191	3.	Fire.
Business in Connecticut, 1913.  Gross risks received Less \$2,811,882.00 risks canceled, and \$0.00 reinsurance in companies				\$9,188,840.00
authorized in Connecticut				2,811,832.00
Net risks received				\$6,377,008.00
Gross reinsurance premium	on risks receive	d <i></i>		\$79,712.45
Less \$14,927.26 return p in companies authori	remiums, and \$0 zed in Connecticu	.00 premiums f	or reinsurance	14,927.26
Net premiums received				\$64,785.19
Less losses on risks rein				\$33,535.88 0.00
Net losses paid	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •		\$33,535.88
Losses incurred Less losses on risks rein				\$36,082,38 0.00
			,	3.00

\$36,082.88

Gross risks received	urance in com	 panies	Marine and Inland. \$117,092.00
authorized in Connecticut			42,228.00
Net risks received			\$74,864.00
Gross reinsurance premiums on risks received Less \$870.86 return premiums, and \$0.00 premium	ne for reineurs	nce in	<b>\$2,</b> 297.85
companies authorized in Connecticut			870.86
Net premiums received			\$1,426.99 \$0.00
Schodule D. Bonde somed hu	the Company		
Schedule D. Bonds owned by State and Municipal Bonds:—	Book value.	Rate.	Market value.
Cleveland, Ohio, 4¼ %, 1931  New York State, 3%, 1957  New York State, 3%, 1959  New York State, 4%, 1960  New York State, 4%, 1961  New York City, 3½ %, 1953	\$104,750.00	105	\$105,000.00
New York State, 3%, 1957	153,468.75	96	144.000.00
New York State, 3%, 1959	206,000.00	96	192,000.00 48,500.00 203,700.00
New York State 4% 1961	<b>52,25</b> 0.00 <b>213,275.00</b>	97 97	203 700 00
New York City, 31/2 %, 1953	274,500.00	85	255,000.00
RAILROAD BONDS:	•		
	143,666.25	93	120 E00 00
Atchison Topeka & Santa Fe, 4%, 1962	50,060.00	95	139,500.90 47,500.00
Atchison, Topeka & Santa Fé, 4%, 1995	95,906.25	91	91,000.00
Atlantic Coast Line, 4%, 1902  Baltimore & Ohio, 4%, 1948  Baltimore & Ohio, 3¼%, 1925  Baltimore & Ohio, 3½%, 1925  Boston & Albany, 5%, 1963  Bush Terminal, 5%, 1960	9 <b>9,3</b> 65.00	92	92,000.00
Baltimore & Ohio, 3½%, 1925	89,493.75	88	88,000.00
Roston & Albany 5%, 1925	136,488.75 102,330,00	90 107	135,000.00 107,000.00
Bush Terminal. 5%. 1960	86,125.00	87	87,000.00
Central Pacific, 4%, 1949	98.875.00	92	92,000.00
Chesapeake & Ohio, 5%, 1939	114,984.38	105	105,000.00
Boston & Albany, 5%, 1968  Bush Terminal, 5%, 1960  Central Pacific, 4%, 1949  Chesapeake & Chio, 5%, 1939  Chicago, Burlington & Quincy, 4%, 1958  Chicago, Burlington & Quincy, 34%, 1949  Chicago, Burlington & Quincy, 34%, 1949  Chicago, Milwaukee & St. Paul, 4%, 1989  Chicago, Northwestern, 4%, 1987  Chicago, Rock Island, Pacific, 4%, 1988  Cincinnati, Indiana, St. Louis & Chicago, 4%, 1936  Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1936	103,250.00 98,906. <b>25</b>	93 <b>92</b>	93,000.00
Chicago, Burlington & Quincy, 176, 1969	89.350.00	82	92,000.09 82,000.00
Chicago, Milwaukee & St. Paul, 4%, 1989	89,350.00 97,812.50	93	93,000.00
Chicago Northwestern, 4%, 1987	96,500.00	94	94,000.00
Cincinnati Indiana St Louis & Chicago 4% 1938	98,233.75 98,281.25	84 92	84,000.00 92,000.00
Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1993	97,656.25	84	84.000.00
Delaware & Hudson, 4%, 1943	100,150.00	94	94,000.00
Denver & Rio Grande, 4%, 1936	92,031.25	82	82,000.00
Creet Northern 41/6/ 1961	93,053.75 100,268.75	83 100	83,000.00 100,000.60
Lehigh Valley, 41/4%, 1940	53,548.75	101	50,500.00
Lehigh Valley, 41/2 %, 1940	53,900.00	101	50,500.00
Erie, 4%, 1996 Great Northern, 4¼%, 1961 Lehigh Valley, 4¼%, 1940 Louisville & Nashville, 4%, 1940 Missouri, Kansas & Texas, 4%, 1990 Missouri Pacific, 6%, 1920	145,593.75	92	138,000.00
Missouri Pacific 604 1920	44,462.50 58,125.00	88 103	44,000.00 <b>51,500.00</b>
New York Central & Hudson River, 31/2 %, 1997	89,457.50	82	82,000.00
New York Central & Hudson River, 31/2%, 1997	43.687.50	82	41,000.00
New York Central, 41/2 %, 1918	30,060.00	98	29,400.00
New York Central, 4 1/2 1/0, 1919	20,040.00 21,983.75	98 84	19,600.00 21,000.00
New York, Westchester & Boston, 41/2 %, 1946	98,875.00	79	79,000.00
Norfolk & Western, 4%, 1996	145,487.50	94	141,000.00
Northern Pacific, 4%, 1997	199,828.75 97,762.50 93,638.75 102,375.00	93	186,000.00
Oregon Short Line 4% 1929	91,162.00	91 89	91,000 G0 89,000.00
Pennsylvania, 4%, 1948	102,375.00	99	99.000.09
Portland Terminal, 4%, 1961	45,875.00	88	44,000.00
Reading & Phil. & Read. Coal & Iron Co., 4%, 1997	146,987.50	93	139,500.00
St Louis & San Francisco 4% 1951	<b>86,218.75</b> 61,500.00	77 71	30,800.00 53,250.00
Southern Pacific, 4%, 1955	90,925.00	90	90,000.00
Southern Railway, 5%, 1994	56,875.00	103	<b>51,500.0</b> 0
Texas & Pacific, 5%, 2000	56,607.50	101	50,500.00
Wahash 5% 1939	200,280.00 64,397.50	96 102	192,000.00 61,200.00
Western New York & Pennsylvania, 5%, 1937	83,670.00	103	77,250.00
Louisville & Nashville, 4%, 1940 Missouri Kansas & Texas, 4%, 1990 Missouri Pacific, 6%, 1920 New York Central & Hudson River, 3½%, 1997 New York Central & Hudson River, 3½%, 1997 New York Central, 4½%, 1918 New York Central, 4½%, 1919 New York, Ontario & Western, 4%, 1992 New York, Westchester & Boston, 4½%, 1946 Norfolk & Western, 4%, 1996 Northern Pacific, 4%, 1997 Oregon R. R. & Navigation Co., 4%, 1946 Orogon Short Line, 4%, 1929 Pennsylvania, 4%, 1948 Portland Terminal, 4%, 1961 Reading & Phil. & Read. Coal & Iron Co., 4%, 1997 St. Louis, Iron Mt. & Southern, 4%, 1933 St. Louis, Francisco, 4%, 1951 Southern Pacific, 4%, 1955 Southern Pacific, 4%, 1954 Texas & Pacific, 5%, 2000 Union Pacific, 4%, 1947 Wabash, 5%, 1939 Western New York & Pennsylvania, 5%, 1937	\$5,829,194.38		\$5,007,700.00

# UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,

# LIVERPOOL, ENGLAND.

Admitted to the United States, September, 1851.

United States Attorney and Manager, EDWARD FITCH BEDDALL, 84 William Street, New York City.

Trustees, New York Life Insurance and Trust Co., of New York.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$12,280,578.53

#### INCOME.

Marine and Inland.

Cuara mamiliana na	Fire.	inland.	
Gross premiums re-			
ceived during the			
year	<b>\$</b> 11,311,532.05	\$1,268,671.61	
Deduct reinsurance,			
\$2,131,547.55			
and return premium	8,		
\$2,212,710.19	3,945,109.27	399,148.47	
Received for prems.			
(other than perp.)	<b>\$</b> 7 366 422 78	\$880 593 1 <i>4</i>	<b>\$9</b> 925 045 09
Deposit premiums v			ψ0,200,640.82
(gross)			.70
Gross interest on mor	tgage loans	\$12,359,17	
Gross interest on bo		• -,	
dends on stocks		240,617.79	•
Gross interest on depo		•	•
Gross interest from sul		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
etc	•	513.12	
		013.12	
Gross rents from con			
erty, including \$56,3			
pany's occupancy of	its own bldgs.	402,052.66	
Total gross interes	st and rents		667,337.35
Received from home o			808,279.46

Fire.

Agents' balances previously charged off	10.00	
Bonds	30,798.80	
Total income		9,742,372. <b>23</b>
Sum of both amounts		\$22,022,950.76
DISBURSEMENTS.		
Gross amount paid policy-holders for losses (including \$635,649.60 occur- ring in previous		
years) \$4,967,288.35 \$488,018.18  Deduct amount received for salvage, \$94,446.14 for reinsurance in other companies, \$1,043,132.27 and for discount,		
\$100.49 1,074,462.76 63,216.14		
Net amount paid policy-		
holders for losses, \$3,892,825.59 \$424,802.04	\$4,317,627.63	
Expenses of adjustment and settlement of losses	112,832.66 1,550,365.60	
Allowances to local agencies for miscellaneous	1,000,000.00	
agency expenses	18,488.14	
Salaries, \$153,950.18, and expenses, \$96,097.68, of	10,100111	
special and general agents	250,047.86	
Salaries, fees, and all other charges of officers,	•	
directors, trustees, and home-office employees	629,455.23	
Rents, including \$56,330.47 for company's occupancy		
of its own buildings	86,527.85	
Advertising, \$42,776.75; printing and stationery,		
<b>\$59,266.19</b>	102,042.94	
Postage, telegrams, telephone and express	60,941.35	
Legal expenses	1,900.06	
Furniture and fixtures	14,343.59	
Maps, including corrections	19,410.54	
Underwriters' boards and tariff associations	99,559.49	
Fire department, fire patrol and salvage corps	04 000 50	
assessments, fees, taxes, and expenses Inspections and surveys	84,882.50 <b>64,36</b> 0.18	

Repairs and expenses (other than taxes) on real		
estate	1 <b>92,590</b> .08	
Taxes on real estate	52,055.49	
State taxes on premiums	153,542.87	
Insurance-department licenses and fees	24,519.20	
Federal corporation tax	7,253.07	
Municipal licenses, county taxes and fees	18,542.45	
General traveling expenses	11,226.08	
Subscriptions to mercantile agencies, etc	9,918.78	•
Exchange	3,993.76	
Auditing expenses	4,640.39	
Annual conference and entertainment expenses	3,096.08	
Rental tabulating machines	3,134.55	
Fidelity bonds	1,848.11	
Supper allowance, clerks' night work	2,746.05	
Spring water, ice and towel service	1,610.66	
Miscellaneous expenses	5,920.30	
Deposit premiums returned	4,926.78	
Remitted to home office	1,177,085.04	
Agents' balances charged off	2,986.83	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:		
Real estate		
Bonds	29,045.73	
	<del></del> .	
Total disbursements		9,123,467.92
Total disbursements  Balance		
Balance		\$12,899,482.84
Balance LEDGER ASSETS. Book value of real estate		\$12,899,482.84
Balance LEDGER ASSETS. Book value of real estate	<b>\$4,34</b> 8,500.00	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks,	<b>\$4,34</b> 8,500.00	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)	\$4,348,500.00 251,100.00	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office	\$4,348,500.00 251,100.00 6,305,785.43	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
Balance  LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due  Agents' balances, over three months due  Total ledger assets, as per balance	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due  Agents' balances, over three months due  Total ledger assets, as per balance	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51 Accrued. \$3,611.60	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due  Agents' balances, over three months due  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest on mortgages  Interest on bonds  Rents on company's property or lease	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51  Accrued. \$3,611.60 77,723.89 17,918.60	\$12,899,482.84
LEDGER ASSETS.  Book value of real estate  Mortgage loans on real estate  Book value of bonds, \$6,085,200.00, and stocks, \$220,585.43 (Schedule D)  Cash in company's office  Deposits in trust companies and banks on interest Agents' balances, under three months due  Agents' balances, over three months due  Total ledger assets, as per balance  NON-LEDGER ASSETS.  Interest on mortgages  Interest on bonds	\$4,348,500.00 251,100.00 6,305,785.43 2,548.60 699,513.17 1,262,519.13 29,516.51 Accrued. \$3,611.60 77,723.89 17,918.60	\$12,899,482.84 \$12,899,482.84 99,254.09

DEDUCT ASSETS NOT ADMITTED.	
Cash, \$383,033.20, and all investments, not in con-	
trol of trustees, \$69,096.25	5
prior to October 1, 1913 29,516.5  Book value of bonds and stocks over market value	1
(Schedule D)	8
Total	. 851,563.14
Total admitted assets	. \$12,147.173.79
LIABILITIES.	
Gross losses adjusted and unpaid \$117,883.9	2
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December	
31, not reported 586,313.8	5
Gross claims for losses resisted 92,910.00	)
Total	7
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	. <b>\$545,5</b> 18.39
Unearned premiums on fire risks	
Unearned premiums on inland navigation risks 339,008.89	
Unearned premiums on unexpired marine risks 9,530.9	
Total unearned premiums	8,327,101.09
Reserve on perpetual policies (90%)	87.458.98
the life insurance or any other special department	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	
Estimated federal, state, and other taxes, hereafter payable	
Contingent commissions or other charges due or accrued	
Total liabilities, except deposit capital	
Surplus over all liabilities	, -
Surplus as regards policy-holders	2,841,689.67
Total	\$12,147,173.79
SPECIAL DEPOSITS.	
(Showing deposits not held for protection of all policy-hold Market value	Corresponding
State, Country, Municipality, Etc. of deposit.  Virginia \$49,860.0	liabilities. 0 \$106,198.91
Virginia         \$49,860.0           Georgia         9,900.0           New Mexico         10,800.0	0 101,688.56

n.	OTAL INSURA	ANCE COMPA	NY.	895
		PREMIUMS, 1913.	•	
	F:	IRE.	MARINE .	AND INLAND.
	Risks.	Premiums.	Risks.	. Premiums.
In force Dec. 31, 1912	\$1,730,870,752	\$18,053,578,96	\$25,807,042	
Written or renewed during		<b>4-0,000,010,0</b>	420,001,012	4000,120.12
the year	1,105,386,170	11,311,532.05	318,640,954	1,268,671.61
Excess of original premiums over amount received for		•		
reinsurance		41,389.37		
		11,000.01	·	
Totals	\$2,836,256,922	\$29,406,500.38	\$343,947,996	\$1,837,401.33
Deduct those expired and marked off as terminated	1 090 144 099	11 094 010 97	910 045 545	1 107 000 70
		11,034,010.37	810,047,545	1,127,899.50
In force at the end of the year 1913 Deduct amount reinsured .				
the year 1913	\$1,806,111,989	\$18,372,490.01	\$33,900,451 4,882,486	\$709,501.83
Net amount in force Dec. 31, 1913 Perpetual risks not include Densit premiums on same				
Dec. 31, 1913	\$1,538,404,001	\$15,504,150.23	\$29,518,015	\$687,548.74
Perpetual risks not include	d above			\$4,470,817.00
Deposit premiums on same	: •••••••••••	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • •	<b>\$</b> 97,176.64
RECAPI	TULATION OF FI	RE RISKS AND P	REMIUMS.	
Year		Gross premi	ums	Premiums
Written. Term.	Amount.	charged.		
1913 One year or less		\$3,901,042	2.39 1-2	\$1,950,521.18
1912   1913   Two years	2,811,1	11 34.732	2.79 1-4	8,683.20
1913 ( 1wo years 1911 )	3,363,98 <b>236</b> ,933,6	55 45,486 23 2,171,522 43 2,830,744	3.84 8-4	34,115.14 361,920.33 1,165,372.30
1912 Three years	258,956,6	43 2,330,744	.59 1-2	1 165 372 30
1913	277,522,39	99 2.426.943	3.80 <b>5-6</b>	2,022,453.17
1910 )	2,793,91	71 97 970	K7 1_Q	3,409.94
1911 { 1912 { Four years	2,564,63	36 26,800	0.68 3-8	9,862.74
1913	2,630,40 1,966,73	26,800 06 22,765 39 28,747 03 732,802	.68 3–8 .18 5–8 .71 7–8	14,228.22 20,779.25 73,280.28 247,324.02
19091	65,969,80	732,802	.78 1-10	73,280,28
1910	73 433 06	12 824413	.43 8-10	247,324.02
1911 } Five years 1912	81,704,98 83,637,38 90,833,8	58 923,128	.30 1-2 .43 7-10	461.564.14
1913	90.833.8	55 934,041 26 1 008 417	.89 9-10	653,828.99 907,576.12
Over five years	8,420,12	26 1,008,417 23 70,780	.84 pro rata	43,642.22
m-4-1-	A1 F00 404 0			<b>AT ATA TAL AL</b>
Totals Perpetual risk:	\$1,538,404,00 s 4,470,81		.23 .64 90%	\$7,978,561.24 87,458.98
- Tolpetum lick	5 1,110,02		.01 0070	01,400.50
Grand Totals	\$1,542,874,81	18 \$15,601,326	.87	\$8,066,020.22
	GENERAL INT	ERROGATORIES	3.	
Largest gross aggregate a	mount insured	in any one ha	zard located	
Largest gross aggregate a anywhere in the United reinsurance, whether the	States, without	any deduction	whatever for	
reinsurance, whether the	same be in ad	lmitted or non-a	dmitted com-	4
panies?	•••••	••••••		<b>\$550,</b> 000.00
		•		
	Business in Co	NNECTICUT, 1913		
				Fire.
Gross risks written Less \$4,202,692.21 risks companies authorized	Are beleares	eg 447 759 99 w	ingurance in	\$22,364,151.13
companies authorized	in Connecticut	#U, TTI, 102.22 10	nusulance in	7,650,444.43
Net risks written				
Gross premiums on risks wr	itten			<b>\$196</b> ,715. <b>27</b>
Gross premiums on risks wr Less \$29,437.35 return pr surance in companies	remiums, and 5.	14,932.64 premij Connectiont	ms for rein-	44,369.99
surance in companies	. methorizand III	COMMECSICAL	•••••	44,000.00
Net premiums received				\$152,345.28
Losses paid		, ,		\$85,406.36
Less losses on risks reins	sured in compan	ies authorized in	Connecticut	10.253.10
Net losses paid				\$75,153.26
Losses incurred				\$84,235.36
Less losses on risks reins	ured in compan	ies authorized in	Connecticut	9,951.10
	<u>-</u>			

Net losses incurred .....

\$74,284.26

Gross risks written Less \$166,935.00 risks canceled, and \$0.00 reinsu authorized in Connecticut	rance in com	panies	Marine and Inland. \$689,589.00 166,935.00
sacaonsou in Connecticut	· · · · · · · · · · · · · · · · · · ·		100,000.00
Net risks written			\$522,654.00
Gross premiums on risks written			\$16,326.37
Gross premiums on risks written	ims for reins	<b>чгалсе</b>	3,023.39
Net premiums received			\$18,302.98
Losses paid	rized in Conn	ecticut	0.00
Net losses paid			\$7,262.20
Less losses on risks reinsured in companies author			\$7,450.20
Less losses on risks reinsured in companies author	rized in Conn	ecticut	0.00
Net losses incurred			\$7,450.20
**************************************	<del></del>		
Schedule D. Bonds and Stocks owned	d by the Com	pany.	
	Book value.	-	Market value.
Cincinnati Ohlo 3.65% 1937	100,000.00	98	98,000.00
Georgia State, 3½%, 1917	15.000.00	99	14,850.00
Massachusetts State, 3½%, 1928	100,000.00	94	94,000.00
New York State 3% 1956	10,000.00	103 96	10,300.00 38,400.00
New York State, 3%, 1959	40,000.00 25,000.00	96	24,000.00
New York State, 4%, 1960	10,000.00	97	9,700.00
New York State, 3%, 1955	20,000.00 85,000.00	96 97	19,200.00 83,950.00
New York State, 4%, 1942	50.000.00	98	49.000.00
New York State, 4.95%, 1914	100,000.00	100 100	100,000.00 102,000.00
New York City, 31/4 %, 1992	100,000.00 102,000.00 200,000.00	92	184,000.00
New York City, 3½%, 1940	50,000.00	87	43,500.00
New York City, 3½%, 1952	100,000.00 5,200.00	85 96	85,000.00 4,992.00
Richmond, Virginia, 4%, 1926	50,000.00	96	48,000.00
Richmond, Virginia, 4%, 1943	2,000.00	93	1,860.00
STATE AND MUNICIPAL BONDS:  Cincinnati, Ohlo, 3.65%, 1937 Georgia State, 3½%, 1937 Massachusetts State, 3½%, 1928 New Mexico Territory, 5%, 1931 New York State, 3%, 1956 New York State, 3%, 1959 New York State, 4%, 1960 New York State, 4%, 1956 New York State, 4%, 1958 New York State, 4%, 1958 New York State, 4%, 1958 New York State, 4%, 1942 New York City, 3½%, 1942 New York City, 3½%, 1940 New York City, 3½%, 1952 New York City, 3½%, 1952 New York City, 3½%, 1952 New York City, 4%, 1936 Richmond, Virginia, 4%, 1926 Richmond, Virginia, 4%, 1928 St. Louis, Mo., 3¼%, 1922	25,000.00	94	23,500.00
RAILEOAD BONDS:—  Alabama Midiand, 5%, 1928  Albany and Susquehanna, 3½%, 1946  Atchison, Topeka & Santa Fé, 4%, 1995  Atlantic Coast Line, 4%, 1952  Baltimore & Ohio, 3½%, 7, 1925  Baltimore & Ohio, 4%, 1948  Buñalo, Rochester & Pittsburgh, 5%, 1937  Central New England, 4%, 1961  Central Pacific, 4%, 1949  Central of New Jersey, 5%, 1987  Chesapeake & Ohio, 5%, 1939  Chicago & Alton, 3%, 1949  Chicago & Laton, 3%, 1949  Chicago, Burlington & Quincy, 4%, 1919  Chicago & Brie, 5%, 1982  Chicago & Lrie, 5%, 1982			
Alabama Midiand, 5%, 1928	25,000.00 65,000.00	104 85	26,000.00 55,259.00
Atchison. Topeka & Santa Fé. 4%, 1995	71,000.00	98	66 030 00
Atlantic Coast Line, 4%, 1952	100,000.00	91	91,000.00 117,000.00 69,000.00 15,900.00
Baltimore & Ohio, 31/2 %, 1925	180,000.00 75,000.00	90 92	69 000.00
Buffalo, Rochester & Pittsburgh, 5%, 1937	15,000.00	106	15,900.00
Central New England, 4%, 1961	50,000.00 125,000.00	. 82 9 <b>2</b>	41,000.09 115,000.80
Central of New Jersey, 5%, 1987	149,000.00	114	169.860.00
Chesapeake & Ohio, 5%, 1939	202,000.00 65,000.00	105	212,100.00 39,650.00 8,100.00
Chicago & Alton, 3%, 1949	15,000.00	61 54	8 100.00
Chicago, Burlington & Quincy, 4%, 1919	33,000.00	97	32,010.00
Chicago, Burlington & Quincy, 31/2 %, 1949	25,000.00 50,000.00	82 105	20,500 00 52,500.00
Chicago, Indiana & Southern, 4%, 1956	50.000.00	87	43,500.00
Chicago, Milwaukee & St. Paul, 5%, 1921	75,000.00 25,000.00	103	43,500.00 77,250.00 25,750.00
Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul 414% 1932	25,000.00 1,500.00	103 101	25,750.00 1,515.00
Chicago, Milwaukee & St. Paul, 41/2%, 1989	50,000.00	101	50,500.00
Chicago & Northwestern, 41/2 %, 1922	50,000.00	97 92	48,500.00 36,800.00
Chicago & Northwestern, 34%, 1920	40,000.00 25,000.00	92 80	20,000.09
Chicago, Rock Island & Pacific, 6%, 1917	25,000.00 20,000.00	105	21,000.00
Chicago, Rock Island & Pacific, 4%, 1988	50,000.00 12,000.00	84 107	42,000.00 12,840.00
Chicago, St. Louis & New Orleans, 31/2%, 1951	50.000.00	80	40,000.00
Cincin., Indianapolis, St. Louis & Chic., 4%, 1986	155.000.00	92 82	142,600.00 20,500.00
Chicago, Burlington & Quincy, 3½, %, 1949 Chicago, Erie, 5%, 1982 Chicago, Indiana & Southern, 4%, 1956 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 4½, %, 1932 Chicago, Milwaukee & St. Paul, 4½, %, 1989 Chicago & Northwestern, 4½, %, 1922 Chicago & Northwestern, 4½, %, 1922 Chicago & Northwestern, 4%, 1926 Chicago & Northwestern, 3½, %, 1987 Chicago, Rock Island & Pacific, 6%, 1917 Chicago, Rock Island & Pacific, 6%, 1917 Chicago, Rock Island & Pacific, 4%, 1988 Chicago, St. Louis & New Orleans, 5%, 1951 Chicago, St. Louis & New Orleans, 5%, 1951 Clincin, Indianapolis, St. Louis & Chic., 4%, 1986 Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1986 Cleveland Terminal & Valley, 4%, 1995	25,000.00 6,000.00	82 85	5,100.00

	Book value.	Rate.	Market value.
Dakota & Great Southern, 5%, 1916  Des Plaines Valley, 4½%, 1947  Fargo & Southern, 6%, 1924  Fitchburg, 4%, 1927  Flint & Pere Marquette, 5%, 1939  Florida East Coast, 4½%, 1959  Georgia Pacific, 6%, 1922  Hocking Valley, 4½%, 1999  Illinois Central, 4%, 1951  Illinois Central, 4%, 1951  Illinois Central, 4%, 1953  Illinois Central, 4%, 1953  Indiana, Illinois & Iowa, 4%, 1950  Jamestown, Franklin & Clearfield, 4%, 1959  Lake Shore & Michigan Southern, 4%, 1928  Long Island, 4%, 1949	25,000,00	101	
Des Plaines Valley, 4½%, 1947	25,000.00 19,000.00	95	25,250.00 28,750.00 21,090.00
Fitchburg, 4%, 1927	100,000.00	111 90	
Flint & Pere Marquette, 5%, 1939	5.000.00	89	4,450.00
Georgia Pacific & C. 1922	50,000.00 50,000.00	100	45,000.00
Hocking Valley, 4½%, 1999	50,000.00	97	54,000.00 48.500.00
Illinois Central, 4%, 1951	87,000.00	90	48,500.00 33,300.00
Illinois Central, 4%, 1951	100,000.00 23,000.00	92	92,000.00 20,700.00
Illinois Central, 4%, 1953	10,000.00	91	9,100.00
Indiana, Illinois & Iowa, 4%, 1950	10,000.00 25,000.00 25,000.00	89 90 108 97 90 92 90 91 87 91	9,100.00 21,750.00 22,750.00
Lake Shore & Michigan Southern, 4%, 1928	150,000.00	89	133,500.00
Long Island, 4%, 1949	50.000.00	90	45,000.00
Michigan Central. 34%. 1952	7,000.00 25,000.00 72,000.00	82	8,830.00 20.500.00
Milwaukee, Lake Shore & Western, 6%, 1921	72,000.00	109	20,500.00 78,480.00 50,000.00
Milwaukee & Northern, 4 1/2 %, 1934	50,000.00 23,000.00	100	50,000.00 20,930.00
Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938	50,000,00	90	45,000.00
Missouri Pacific, 6%, 1920	50,000.00 25,000.00 50,000.00	108	51,500.00
Mobile & Ohio, 5%, 1927	50.000.00	105	28,500.00 52,500.00
Nashville, Florence & Sheffield, 5%, 1937	46,000.00	104	52,500.00 47,840.00
New York & Harlem 34% 2000	150,000.00 350,000.00	86 86	129,000.00
New York, Lackawanna & Western, 5%, 1923	25,000.00	104	301,000.00 26,000.00
New York, New Haven & Hartford, 4%, 1954	25,000.00	89	26,000.00 22,250.00 14,720.00
New York, Ontario & Western, 4%, 1992	16,000.00 50,000.00	84	42,000.00
Norfolk & Western, 6%, 1934	20,000,00	120	24,000.00
Jamestown, Franklin & Clearfield, 4%, 1959 Lake Shore & Michigan Southern, 4%, 1928 Long Island, 4%, 1949 Louisville & Nashville, 6%, 1930 Michigan Central, 3½%, 1952 Milwaukee, Lake Shore & Western, 6%, 1921 Milwaukee & Northern, 4½%, 1934 Milwaukee & Northern, 4½%, 1934 Milwaukee, Sparta & Northwestern, 4%, 1947 Minneapolis, St. Paul & Sault Ste. Marie, 4%, 1938 Missouri Pacific, 6%, 1920 Mobile & Ohio, 5%, 1927 Mobile & Ohio, 5%, 1947 Nashville, Florence & Sheffield, 5%, 1937 New York Central & Hudson River, 4%, 1934 New York Central & Hudson River, 4%, 1934 New York & Harlem, 3½%, 2000 New York & Harlem, 3½%, 2000 New York, New Haven & Hartford, 4%, 1954 New York & Putnam, 4%, 1993 New York & Putnam, 4%, 1998 Norfolk & Western, 6%, 1932 Norfolk & Western, 6%, 1932 Norfolk & Western, 6%, 1931 Northern Ohio, 5%, 1945 Northern Pacific & Great Northern, 4%, 1921	100,000.00 8,000.00	910 109 109 100 103 1105 104 105 105 106 107 108 117 118 95 92 117 118 95 98 98 98 99 97 100 89 91 91 91 91 91 91 91 91 91 91 91 91 91	94,000.00
Norfolk & Western, 6%, 1931	12,000.00	118	9,360.00 14,160.00
Northern Ohio, 5%, 1945	50.000.00	96	48,000.00
Northern Pacific, 4%, 1996	2,000.00 82,000.00 85,000.00	89	1,900.00 72,980.00
Northern Pacific, 4%, 1997	85,000.00	98	79,050.00 68,250.00 21,360.00
Pacific R. R. Co. of Missouri, 4%, 1938	75,000.00 24,000.00	88	68,250.00 21 360 00
Pennsylvania, 3½%, 1915	<b>5</b> 0,500. <b>0</b> 0	97	48,985.00
Pennsylvania, 4%, 1923	25,000.00 10,000.00	100	24,250.00
Peoria & Eastern, 4%, 1940	<b>25,</b> 000. <b>00</b>	81	10,000.00 20,250.00 8,900.00
Peoria & Northwestern, 3½%, 1926	10,000.00 <b>40</b> ,000.00	89	8,900.00
Pittsburgh, Cincinnati, Chic. & St. L., 41/2 %, 1940	11,000.00	100	<b>32,</b> 000.00 <b>11,00</b> 0.00
Pittsburgh, Cincinnati, Chic. & St. L., 41/2%, 1942	19,000.00 12,000.00	100	19,000.00
Princeton & Northwestern, 34%, 1926	15,000.00	100	19,000.00 12,000.00 13,350.00
Norfolk & Western, 6%, 1931  Northern Ohlo, 5%, 1945  Northern Pacific & Great Northern, 4%, 1921  Northern Pacific, 4%, 1996  Northern Pacific, 4%, 1997  Oregon R. R. & Navigation, 4%, 1946  Pacific R. R. Co. of Missouri, 4%, 1938  Pennsylvania, 3½%, 1915  Pennsylvania, 4%, 1923  Pennsylvania, 4½%, 1921  Peoria & Eastern, 4%, 1940  Peoria & Northwestern, 3½%, 1926  Pere Marquette, 4½%, 1932  Pittsburgh, Cincinnati, Chic. & St. L., 4½%, 1940  Pittsburgh, Cincinnati, Chic. & St. L., 4½%, 1942  Princeton & Northwestern, 3½%, 1926  Reading Co. and the Phila. & Reading Coal & Iron Co., 4%, 1997			
Co., 4%, 1997	100,000.00	98	93,000.00
Southern, 5%, 1994	10,000.00 100,000.00	108	103,000.00
St. Louis, Iron Mt. & Southern, 5%, 1931	300,000.00 30,000.00	102	9,100.00 103,000.00 306,000.00 35,700.00
Reading Co. and the Phila. & Reading Coal & Iron Co., 4%, 1997	50,000.00	98 91 103 102 119 98 81 90 96 93 81	46,500.00
Sioux City & Pacific, 31/2 %, 1986	25,000.00	81	20,250.00
Toledo, Wallonding Valley & Unio, 4%, 1942	50,000.00 44,000.00	90	45,000.00 42,240.00 86,270.00
Utah & Northern, 4%, 1983	89,000.00	93	86,270.00
Washington Terminal, 8 1/2 %, 1845	10,000.00	81	8,100.00
MISCKLLANEOUS BONDS:			
Equitable Gas Light Co. of New York, 5%, 1932	25,000.00	103	25,750.00
RAILBOAD STOCKS:			
196 shs. Albany & Susquehanna	48,067.00	265	51,940.00
100 " Chicago, Milwaukee & St. Paul, pref	18,865.00	140	14 000 00
521 " Cleveland & Pittsburgh	49,910.28 9,416.00	158 87	41,159.00
225 " New York & Harlem	46,025.76	358	40,275.00
	49,784.39	159	41,840.00
FIRE 57			

#### ROYAL INSURANCE COMPANY.

		Miscellaneous Stocks: —	Book value.	Rate.	Market value.
10 10 9 117 10	**	Underwriters' Salvage Co. of New York Underwriters' Salvage Co. of Chicago General Adjustment Bureau of N. Y Milwaukee Underwriters' Build. Assoc Pacific Coast Adjustment Bureau	1,000.00 1,000.00 450.00 117.00 500.00	150 100 100 125 100	1,500.00 1,000.00 450.00 146.25 500.00
10	**	Southern Adjustment Bureau	500.00	100	500.0 <b>0</b>
		Totals	\$6,805,785.43		\$5,985,868.25

# UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE, LONDON, ENGLAND.

Admitted to the United States, 1891.

United States Manager, R. D. HARVEY, 92 William Street, New York City.

Trustees, George Francis Crane, Thatcher M. Brown, of New York.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$2,869,679.63

#### INCOME.

		. سبس		
	Fire.	Marine and Inland.		
Gross premiums re-				
ceived during the			•	•
year	<b>\$</b> 2,6 <b>44</b> ,3 <b>4</b> 8.7 <b>4</b>	<b>\$</b> 75 <b>4</b> ,23 <b>4</b> .01		
Deduct reinsurance,				
<b>\$768,815.58</b>				•
and return premiums,				
<b>\$</b> 672,914.75	1,052,945.69	388,784.64		
Received for prems.	¢1 501 402 05	\$285 AAD 27	\$1,956,852.42	
Gross interest on bone		фэоэ,448.01	ф1,800,002.42	
dends on stocks		\$94,603.50		
Gross interest on depos		2,371.01		•
Gross interest on depos		2,071.01		
Total gross interest	;	• • • • • • • • • • • •	96,974.51	
Received from home off	ice		450,646.65	
Conscience money receiv	ed on account	of head office	149.30	
Agents' balances previou	usly charged of	r	34.40	
Total income		• • • • • • • • • • •	•••••	2,504,657.28
Sum of both amo	unts			<b>\$5,374,336.91</b>

	Fire.	Marine and	
Gross amount paid policy-holders for losses (including \$179,040.96 occurring in previous years)	\$1,145,784.68	#426,751.25	
other companies,	•		
\$442,245.95 and for discount, \$504.65	290,520.64	178,464.17	
Net amount paid polic			
	y- \$855,264.04	\$248,287.08	\$1,103,551.12
Expenses of adjustmen			26,609.17
Commissions or broker			427,095.49
Allowances to local			ŕ
agency expenses			6,982.05
Salaries, \$62,513.23, a			
special and general	agents		99,518.67
Salaries, fees, and al	l other charge	s of officers,	
directors, trustees, a			87,814.29
Rents			10,951.41
Advertising \$3,339.65			15.050.45
\$11,732.82 Postage, telegrams, tele			15,072.47
Legal expenses			10,077.12 89.12
Furniture and fixtures			213.90
Maps, including corre			4,121.25
Underwriters' boards a			25,437.75
Fire department, fire			,
assessments, fees, ta	xes, and expens	es	17,565.99
Inspections and survey	/8		5,639.38
State taxes on premiu			42,272.33
Insurance-department l			10,387.95
Federal corporation ta			667.54
Federal income tax			
coupon interest			22.50
Municipal licenses County taxes			7,430.98 720.77
Publication fees			661.98
Auditing fees			1.150.00
Books of reference			389.03

	ANOB.	901
Fidelity bonds and insurance premiums	325.08	i
Mercantile reports	857.00	
Miscellaneous	70.08	
Remitted to home office	379,166.05	
Total disbursements		2,284,860.44
Balance		
		<b>\$3,089,476.47</b>
LEDGER ASSETS.		
Book value of bonds, \$2,503,851.76, and stocks,		
\$50,000.00 (Schedule D)	\$2,553,851.76	
Cash in company's office	477.20	
Deposits in trust companies and banks not on		
interest	82,844.85	
Deposits in trust companies and banks on interest	140,913.75	
Agents' balances, under three months due	299,932.22	
Agents' balances, over three months due	11,456.69	
Total ledger assets, as per balance	• • • • • • • • • • • • • • • • • • • •	<b>\$3</b> ,089,476.47
Non-Ledger Assets.		
Due.	Accrued.	
Interest on bonds	\$32,358.54	
Interest on bank deposits \$232.81	•••••	
Total interest due and accrued		00.501.05
		32,591.35
Gross assets	•••••	\$8,122,067.82
DEDUCT ASSETS NOT ADMITT	ED.	
Cash, \$224,235.80, and all investments, not in		
control of trustees, \$198,875.00	\$423,110.80	
Agents' balances, representing business written	•	
prior to October 1, 1913	11,456.69	
Book value of stocks and bonds over market value	,	
(Schedule D)	222,615.51	
Total	•••••	657,183.00
Total admitted assets	•••••	<b>\$2,464,</b> 884.82
LIABILITIES.		
Gross claims for losses reported and unadjusted,		
plus reserve for losses incurred prior to December 31, not reported	<b>0</b> 050 010 00	
Gross claims for losses resisted	<b>\$2</b> 59,913.00	
Cricos cialms for losses resisted	28,640.00	
Total	\$288,553.00	
Deduct reinsurance due or accrued	•	
	119,656.99	
Net amount of unpaid losses and claims	•••••	<b>\$16</b> 8,896.01

002	BUIA	L EXCHAN	GE ASSURAL	NOE.	
77					
Uncarned premium				1,479,065.07	
Unearned premium	ıs on inlar	id navigatio	n risks	103,82 <b>4.3</b> 9	
Unearned premium	s on unex	pired marine	risks	31,949.51	
-	_		-		
Total unearne	d premiun	1 <b>4</b>			1,614,838.97
Salaries, rents, exp	-				3,667.88
			• •		•
Estimated federal,	-		•	•	40,000.00
Contingent commis	sions or o	ther charge	due or accru	1ed	14,075.96
Total liabilitie	s, except	deposit capi	tal		\$1,841,478.82
Deposit capital re-	quired by	statute		\$200,000.00	
Surplus over all l					
curpius over uni i		•	_		
<b>~ .</b>			_		000 400 00
Surplus as reg	gards pond	y-noiders .		· · · · · · · · · · · · · · · · · · ·	623,406.00
Total					<b>\$2,464,8</b> 84.82
		SPECIAL 1	DEPOSITS.		
(Showing	deposits t			II policy-holder	rs.)
•	-		-	Market value	Corresponding
State, Co	untry, Mun	icipality, Etc	·•	of deposit.	liabilities.
Virginia				\$48,507.50	\$42,413.67
Georgia	COME OF COT	esponding lie	bilities, \$6,093	.33	35,487.92
process appoint in a			, 40,000		
	D.	ara iwa Pu	емима, 1913.		
	161	,DEC 2112 A	BMIOMO, IOIO.		
		17	_	Manne	WE THE AND
		FIR			ND INLAND.
- A - D- 04 4/	\40 <b>P</b> 6	Risks.	Premiums.	Risks.	Premiums.
In force Dec. 81, 18	during	Risks. 342,144,815	Premiums. \$3,407,681.20	Risks. \$14,414,347	Premiums. \$325,997.90
In force Dec. 81, 18 Written or renewed the year	during	Risks. 342,144,815	Premiums.	Risks.	Premiums.
Written or renewed the year	during	Risks. 842,144,815 265,966,402	Premiums. \$3,407,681.20 2,644,348.74	Risks. \$14,414,347 122,912,387	Premiums. \$325,997.90 754,234.01
Written or renewed the year	during	Risks. 842,144,815 865,966,402 808,110,717	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94	Risks. \$14,414,347 122,912,387 \$137,326,734	Premiums. \$325,997.90 754,234.01 \$1,080,231.91
Written or renewed the year	during	Risks. 842,144,815 265,966,402	Premiums. \$3,407,681.20 2,644,348.74	Risks. \$14,414,347 122,912,387	Premiums. \$325,997.90 754,234.01
Written or renewed the year  Total Deduct those expire marked off as term In force at the	during\$6 d and dinated 2	Risks. 342,144,815 265,966,402 308,110,717 235,557,119	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33
Written or renewed the year  Total Deduct those expire marked off as term In force at the	during\$6 d and dinated 2	Risks. 342,144,815 265,966,402 308,110,717 235,557,119	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58
Written or renewed the year  Total  Deduct those expire marked off as term	during\$6 d and dinated 2	Risks. 342,144,815 265,966,402 308,110,717 235,557,119	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins  Net amount in i	during  \$6 d and dinated 2 end of dured\$8	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,648.92
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins	during  \$6 d and dinated 2 end of dured\$8	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins  Net amount in i December 31,	during 2 3 4 and dinated 2 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 4 3 3 4 3 4	Risks. 142,144,815 165,966,402 1608,110,717 135,557,119 172,553,598 186,398,656 186,154,942	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,648.92
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins  Net amount in i December 31,	during 2 3 4 and dinated 2 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 4 3 3 4 3 4	Risks. 142,144,815 165,966,402 1608,110,717 135,557,119 172,553,598 186,398,656 186,154,942	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$ RISKS AND P.	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS.	Premiums. \$325,997.90 754,234.01 \$1,080,231.97 658,423.33 \$421,808.58 154,548.92 \$267,259.66
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in i December 31,	during 2 3 4 and dinated 2 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 4 3 3 4 3 4	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRE	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 \$RISKS AND P. Gross, premi	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS.	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins Net amount in forcember 31,  Year Written. Term.	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2 RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRM	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 c RISKS AND P. Gross premicharged.	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS.	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,803.58 154,648.92 \$267,259.64 Premiums upcarred.
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in i December 31,  Year Written. Term. 1913 One year or 1	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2 RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,358,656 186,154,942 1710N OF FIRM Amount. \$91,176,762 1,008,685	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 \$ RISKS AND P Gross premicharged. \$949,955 7,608	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS. ums Unearned.	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66 Premiums upearned. \$474,977.17 1902.49
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins  Net amount in forcember 31,  Year Written. Term. 1913 One year or 11112 1913 Two years	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRIT Amount. \$91,176,761 1,008,685 1,050,061	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$ RISKS AND P Gross premicharged. \$949,954 7,608	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS. ums Unearned. 4.35 1-2 9.95 1-4 3.08 3-4	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66 Premiums uncarned. \$474,977.17 1,902.49 4,624.56
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in i December 31,  Year  Written. Term. 1913 One year or 1 1912 \ 1913 Two years 1911	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 108,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRM Amount. \$91,176,76' 1,008,685 1,050,06' 40,818,898	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$ RISKS AND P Gross premicharged. \$949,954 7,608	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS. ums Unearned. 4.35 1-2 9.95 1-4 3.08 3-4	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,648.92 \$267,259.64 Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins  Net amount in forcember 31,  Year Written. Term. 1913 One year or 11112 1913 Two years	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 135,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRIT Amount. \$91,176,762 1,008,688 1,050,064 10,318,898 48,772,327 55,585,226	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 \$ RISKS AND P Gross premicharged. \$949,954 7,609 6,166 364,821 419,022 449,023	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,548 \$12,705,252 REMIUMS. ums Unearned. 4.35 1-2 9.95 1-4 3.03 3-4 5.69 1-6 3.04 5-6	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,308.58 154,548.92 \$267,259.66 Premiums uncerned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins Net amount in i December 31,  Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1 1910	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRM Amount. \$91,176,76; 1,008,688 1,050,064 40,818,894 48,772,321 55,585,222 289,781	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 \$RISKS AND P Gross, premicharged. 2,\$949,954 7,600 6,166 364,821 419,022 449,023 486,711 3,138	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  Unearned. 4.35 1-2 9.95 1-4 3.08 3-4 5.69 1-6 3.14 1-2 5.64 5-6 9.069 1-8	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66 Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,568.37 332.46 1,013.31
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in forcember 31,  Year Written. Term.  1913 One year or 1 1912  Two years  1911  1912 Three years  1913  1910  1911	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRI Amount. \$91,176,76; 1,008,685 1,050,06; 40,318,898 48,772,32; 55,585,226 289,781 361,016	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$ RISKS AND P  Gross premi charged. \$949,954 7,606 \$6,166 364,822 419,022 486,718 3,138	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252 REMIUMS.  Unearned. 4.35 1-2 3.05 1-4 3.08 3-4 5.69 1-6 3.14 1-2 5.64 5-6 3.98 1-8 5.50 3-8	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,303.58 154,548.92 \$267,259.66  Premiums uncerned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1,013.31 2,666.60
Written or renewed the year  Total Deduct those expire marked off as term  In force at the the year 1913 Deduct amount reins Net amount in i December 31,  Year Written. Term. 1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1 1910	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRIT Amount. \$91,176,762 1,008,688 1,050,064 40,318,899 48,772,322 55,585,22 289,781 361,011 538,666	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$RISKS AND P Gross premicharged. \$949,954 7,600 6,166 864,827 419,022 486,711 3,138 6,2,711 4,266	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  Unearned. 4.35 1-2 9.95 1-4 3.08 3-4 5.69 1-6 3.08 1-6 5.64 5-6 9.69 1-8 5.50 3-8 3.55 5-8 9.76 7-8	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.64  Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1,018.31 2,666.63 3,421.92
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in f December 31,  Year Written. Term.  1913 One year or 1  1912 Two years  1911 Three years  1911 1912 Three years  1913 1910 1911  1912 Four years  1913 1910 1911  1912 Four years	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 125,553,598 186,398,656 186,154,942 1710N OF FIRIT Amount. \$91,176,762 1,008,685 1,050,063 40,318,894 48,772,321 55,585,222 289,781 361,016 538,664 436,177 7,183,022	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 RISKS AND P Gross premi charged. \$949,955 7,606 3,64,822 419,022 486,711 3,133 2,711 4,266 3,911 91,100	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  ums Unearned. 4.35 1-2 9,95 1-4 8.08 3-4 5.69 1-8 5.50 3-8 5.55 5-8 5.76 7-8 4.42 1-10 217 2-10	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,308.58 154,548.92 \$267,259.66  Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1.018.31 2.666.60 3,421.92 9,110.44
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in forcember 31,  Year  Written. Term.  1913 One year or 1 1912 Two years 1911 1912 Three years 1913 1910 1911 Four years 1913 1909 1910	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRI Amount. \$91,176,76; 1,008,685 1,050,06; 40,318,898 48,772,32; 55,585,220 289,781 361,016 538,666 436,17; 7,183,02; 7,910,994 9,086,388	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 RISKS AND P Gross premi charged. \$949,955 7,606 3,64,822 419,022 486,711 3,133 2,711 4,266 3,911 91,100	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  ums Unearned. 4.35 1-2 9,95 1-4 8.08 3-4 5.69 1-8 5.50 3-8 5.55 5-8 5.76 7-8 4.42 1-10 217 2-10	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66 Premiums unearmed. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,586.37 392.46 1.013.31 2.666.50 3,421.92 9,110.44 29,091.94 555,979.04
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in f December 31,  Year Written. Term.  1913 One year or 1  1912 Two years  1911 Three years  1911 1912 Three years  1913 1910 1911  1912 Four years  1913 1910 1911  1912 Four years	during  2 36 d and dinated 2 end of irred .  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRIT  Amount. \$91,176,762 1,008,685 1,050,064 40,318,899 48,772,822 55,585,22 289,781 361,011 538,664 436,177 7,183,022 7,910,994 9,086,335	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 RISKS AND P Gross premi charged. \$949,955 7,606 3,64,822 419,022 486,711 3,133 2,711 4,266 3,911 91,100	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  ums Unearned. 4.35 1-2 9,95 1-4 8.08 3-4 5.69 1-8 5.50 3-8 5.55 5-8 5.76 7-8 4.42 1-10 217 2-10	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,303.58 154,548.92 \$267,259.66  Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1,018.31 2,666.60 3,421.92 9,110.44 29,091.96 55,979.04 92,637.25
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in forcember 31,  Year Written. Term.  1913 One year or 1  1912 Two years  1911 Three years  1913 Three years  1911 Four years  1913 Three years  1911 Four years  1912 Three years  1913 Three years  1913 Three years  1913 Three years  1914 Five years  1915 Five years  1912 Three years	during  2  3  d and dinated 2  end of irred  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,358,656 186,154,942 1710N OF FIRM Amount. \$91,176,76; 1,008,685 1,050,06; 40,318,899 48,772,822 55,585,222 289,78; 361,016 538,666 436,17; 7,183,022 7,910,99 9,086,383 10,530,555 11,12,544	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 RISKS AND P Gross premi charged. \$949,955 7,606 6,166 3 64,822 419,022 486,711 4,266 3,911 96,977 111,958 132,338 132,338 132,338 132,338	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  ums Unearned. 4.35 1-2 9.95 1-4 8.08 3-4 \$1.4 1-2 5.64 5-6 9.1-8 5.50 3-8 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.69 1-8 5.50 3-8 8.17 3-10 8.09 1-2 8.39 7-10 7.16 9-10	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66  Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1,018.31 2,668.60 3,421.92 9,110.44 29,091.96 55,979.04 92,637.25 123,171.44
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in f December 31,  Year Written. Term. 1913 One year or 1 1912 Two years 1911 Three years 1913 1910 1911 Four years 1913 1909 1910 Five years 1912 Five years	during  2  3  d and dinated 2  end of irred  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,398,656 186,154,942 1710N OF FIRIT  Amount. \$91,176,762 1,008,685 1,050,064 40,318,899 48,772,822 55,585,22 289,781 361,011 538,664 436,177 7,183,022 7,910,994 9,086,335	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,480.12 RISKS AND P Gross premi charged. \$949,955 7,606 6,166 3 64,822 419,022 486,711 4,266 3,911 96,977 111,958 132,338 132,338 132,338 132,338	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  ums Unearned. 4.35 1-2 9.95 1-4 8.08 3-4 \$1.4 1-2 5.64 5-6 9.1-8 5.50 3-8 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.64 5-6 8.14 1-2 5.69 1-8 5.50 3-8 8.17 3-10 8.09 1-2 8.39 7-10 7.16 9-10	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.64  Premiums uncerned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,586.37 392.46 1,018.31 2,666.60 3,421.92 9,110.44 29,091.96 55.979.04 92,637.25 123,171.44 4,159.21
Written or renewed the year  Total  Deduct those expire marked off as term  In force at the the year 1913  Deduct amount reins  Net amount in forcember 31,  Year Written. Term.  1913 One year or 1  1912 Two years  1911 Three years  1913 Three years  1911 Four years  1913 Three years  1911 Four years  1912 Three years  1913 Three years  1913 Three years  1913 Three years  1914 Five years  1915 Five years  1912 Three years	during  2  3  d and dinated 2  end of irred  corce 1913 \$2  RECAPITULA	Risks. 142,144,815 165,966,402 1608,110,717 1235,557,119 172,553,598 186,358,656 186,154,942 1710N OF FIRM Amount. \$91,176,76; 1,008,685 1,050,06; 40,318,899 48,772,822 55,585,222 289,78; 361,016 538,666 436,17; 7,183,022 7,910,99 9,086,383 10,530,555 11,12,544	Premiums. \$3,407,681.20 2,644,348.74 \$6,052,029.94 2,437,379.56 \$3,614,650.38 791,220.26 \$2,823,430.12 \$RISKS AND P Gross premicharged. \$949,954 7,600 6,166 364,821 419,022 486,711 3,133 2,711 4,266 3,910 9,973 111,955 132,333 111,955 132,333 136,857 5,871	Risks. \$14,414,347 122,912,387 \$137,326,734 118,136,939 \$19,189,795 6,484,543 \$12,705,252  REMIUMS.  Unearned. 4.35 1-2 9.95 1-4 3.08 3-4 5.69 1-6 3.14 1-2 9.64 5-6 3.14 1-2 9.65 3-8 3.55 5-8 0.76 7-8 4.42 1-10 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 1-2 3.09 7-10 7.16 9-10 600 pro rata	Premiums. \$325,997.90 754,234.01 \$1,080,231.91 658,423.33 \$421,808.58 154,548.92 \$267,259.66  Premiums unearned. \$474,977.17 1,902.49 4,624.56 60.804.23 209,511.57 405,596.37 392.46 1,018.31 2,668.60 3,421.92 9,110.44 29,091.96 55,979.04 92,637.25 123,171.44

GENER	AT.	INTERROGATOR	PMI

GENERAL INTERROGATORIES.	
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?	\$100,000.00
BUSINESS IN CONNECTICUT, 1913.	Fire.
Gross risks written	\$8,602,009.00
Less \$1,448,552.00 risks canceled, and \$279,367.00 reinsurance in companies authorized in Connecticut	1,727,919.00
Net risks written	\$6,874,090.00
Gross premiums on risks written	\$67,224.08
surance in companies authorized in Connecticut	27,438.65
Net premiums received	\$89,785.48
Less losses on risks reinsured in companies authorized in Connecticut	\$23,977.34 2,524.65
Net losses paid	\$21,452.69
Less losses on risks reinsured in companies authorized in Connecticut	\$50,773.34
	20,522.65
Net losses incurred	<b>\$</b> 30,250.6 <b>9</b>
,	Marine and Inland.
Gross risks written	\$231,757.00
authorized in Connecticut	12,084.00
Net risks written	\$219,673.00
Gross premiums on risks written Less \$864.85 return premiums, and \$77.13 premiums for reinsurance	\$4,423.50
in companies authorized in Connecticut	941.98
Net premiums received	\$3,481.52
Less losses on risks reinsured in companies authorized in Connecticut	\$271.00 0.00
Net losses paid	\$271.00
Less losses on risks reinsured in companies authorized in Connecticut	\$770.91
	0.00
Net losses incurred	

# Schedule D. Bonds and Stocks owned by the Company.

GOVERNMENT BONDS:	Book value.	Rate.	Market value.
United States, 3%, 1961	\$30,000.00	1001/4	\$30.037.50
STATE, COUNTY, AND MUNICIPAL BONDS: -			
Virginia State, 8%, 1991	20,000.00	8414	16.850.00
Boston, Mass., 4%, 1922	24.024.75	99 ~	21.780.00
Chicago, Ill., 4%, 1915	41,200.00	9914	39.800.00
Chicago, Ill., 4%, 1915	21,400.00	99 1/3	19,900.00
'Chicago, Ill., 4%, 1915	42,800.00	9916	39.800.00
Cleveland, Ohio, 4%, 1920	28,320,21	100%	25,187,50
Cleveland, Ohio, 4%, 1920	50,000.00	100%	50.375.00
Lima. Ohio, 31/4 %, 1930	26.587.08	951/4	23,781.25
Middletown, Ohio, 4%, 1930	27,920,50	10112	25.312.50
New York City, 31/4 %, 1926	154.500.00	91%	137.625.00
New York City, 31/2 %, 1916	51.500.00	975%	48.812.50
New York City, 31/2 %, 1916	100,000,00	97%	97.625.00
New York City, 4%, 1959	50.000.00	96 ′°	48,000.00
New York City, 31/2 %, 1949	30,000,00	84%	25,425.00
New York County, 3.3%, 1917	37,000,00	96 7	35,520.00
Philadelphia, Pa., 31/2 %. 1931	108.634.22	9ž	92,000.00
Portland. Oregon. 5%, 1923	50,000.00	103 %	51.875.00
Richmond, Va., 4%, 1941	17.000.00	93 7	15.810.00
Richmond, Va., 4%, 1938		931/4	13.987.50
Richmond. Va., 4%. 1943	2.000.00	93 /*	1.860.00
Toledo, Ohio, 4%, 1940	25,000.00	101%	25,406.25

RAILROAD BONDS:	Book value.	Rate.	Market value.
Atchison, Topeka & Santa Fé, 4%, 1995	50,000,00	841/	42,250.00
Baltimore & Ohio, 41/2 %, 1933	50,000.00	91′	45,500.00
Central Pacific, 4%, 1949	50,000.00	91	45,500.00
Central Pacific, 3½%, 1929	2,500.00	91	2,275.00
Chicago Great Western, 4%, 1959	57,000.00	701/	
Chicago & Western Indiana, 4%, 1952	25,000.00	83 ′	20,750.00
Lake Shore & Mich. Southern, 4%, 1931	20,000.00	88%	
Lehigh Valley, 4½%, 1940	50,000.00	100	50,000.00
New York Central, 4 1/2 %, 1922	50,000.00	963/	48,062.50
New York Central, 41/2 %, 1922	25,000.00	965%	24,156.25
New York Central, 4½%, 1923	25,000.00	96 1/4	24,062.50
New York Central, 41/2 %, 1919	10,000.00	971/2	9,750.00
New York Central, 4½%, 1920	10,000.00	971/6	9,712.50
New York Central, 4½%, 1921	15,000.00	96%∡	14,512.50
New York Central, 4½ %, 1922	15,000.00	961/	14,475.00
New York Central & H. R., 4%, 1934	100,000.00	851/2	
New York, Chicago & St. Louis, 4%, 1931	25,000.00	96	24,000.00
Northern Pacific, 4%, 1997	50,000.00	92%	46,375.00
Northern Pacific-Great Northern 4%, 1921	50,000.00	94 %	
Philadelphia, Baltimore and Washington, 4%, 1918	50,000.00	96	48,000.00
Pittsburgh, Cincin., Chic. & St. Louis, 41/4 %, 1942	52,060.00	100	50,000.00
St. Louis Merchants Bridge Ter., 5%, 1930	107,500.00	103	103,000.03
St. Louis Ter. Cupples Sta. & Prop. Co., 41/2 %, 1917	99,875.00	961/4	96,500.00
Southern Pacific, 4%, 1955	50,000.00	89 1/2	44,750.00
Southern Railway Co., 4%, 1956	50,000.00	73	36,500.00
Toledo, Walhonding Valley & Ohio, 41/2 %, 1938	110,000.00	97	97,000.00
Union Pacific, 4%, 1947	50,000.00	95 %	
West Virginia & Pittsburgh, 4%, 1990	22,030.00	85	17,000.00
Winston-Salem Southbound, 4%, 1960	100,000.00	87	87,000.00
MISCELLANBOUS BONDS:			
Chicago Telephone Co., 5%, 1923	50,000,00	99 14	49,750.00
Western Union Telegraph Co., 41/2 %, 1950	100.000.00	8673	86,000.00
Western Union Telegraph Co., 5%, 1938	80,000,00	93	27,900.00
	20,000,00	90	2.,500.00
RAILEDAD STOCKS:			
500 shs. Minn., St. Paul & Sault St. Marie	50,000.00	82	41,000.00
Totals	\$2,553,851.76		\$2,831,286.25

**\$5 580 448 57** 

# UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

#### EDINBUBGH, SCOTLAND.

Admitted to the United States, October, 1880.

United States Manager, JAMES H. BREWSTER, Hartford, Conn.

Trustees, Morgan G. Bulkeley, Meigs H. Whaples, Morgan B. Brainard, of Hartford.

Amount of ledger assets December 31, 1919.

# DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	<b>\$0,009,44</b> 0.57
IN	COME.		
	Fire.		
Gross prems. received during the year	<b>\$4</b> ,119,024.5 <b>9</b>		
Deduct reinsurance,			
\$1,125,243.90			
and return premiums,			
\$728,487.65	1 0E9 791 EE		
\$120,401.00	1,000,101.00	,	
		*******	
Received for premiums		<b>\$2,265,293.04</b>	
Gross interest on mortgage loans	<b>\$</b> 8, <b>4</b> 90.53		
Gross interest on bonds and divi-			
dends on stocks	217,374.12		
Gross interest on deposits	3,929.35		
Gross rents from company's prop-	•		
erty, including \$4,500.00 for com-			
pany's occupancy of its own bldgs.	7,387.25		
pany a occupancy of the own bidge.	1,001.20		
Total gross interest and rents		237,181.25	
Received from home office		60,591.77	
Increase in liabilities during year	n account of	•	
reinsurance treaties		28,706.40	
Gross profit on sale or maturity of led	ger assets, viz.:	:	
Bonds		100.00	
Total income	• • • • • • • • • • • • • • • • • • • •		2,591,872.46

Sum of both amounts ...... \$8,161,319.03

Gross amount paid policy-holders	Fire.
for losses (including \$195,118.25 occurring in previous years)	\$1,516,464.51
Deduct amount received for salvage,	
\$12,743.38	
for reinsur. in other companies,	
\$439,478.42	
and for discount,	
<b>\$328.99</b>	452,550.79

·	
Net amount paid policy-holders for losses	\$1,063,913.72
Expenses of adjustment and settlement of losses	23,930.94
Commissions or brokerage	489,407.90
Allowances to local agencies for miscellaneous	
agency expenses	8,924.02
Salaries, \$54,118.20, and expenses, \$43,133.37,	
of special and general agents	97,251.57
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	103,195.21
Rents, including \$4,500.00 for company's occupancy	
of its own buildings	9,101.07
Advertising, \$4,534.61; printing and stationery,	
\$18,399.34	22,933.95
Postage, telegrams, telephone and express	15,858.49
Legal expenses	840.92
Furniture and fixtures	14,548.02
Maps, including corrections	8,625.59
Underwriters' boards and tariff associations	43,842.69
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	29,574.44
Inspections and surveys	3,467.74
Repairs and expenses (other than taxes) on real	
estate	17,166.56
Taxes on real estate	1,019.86
State taxes on premiums	<b>45,448.80</b>
Insurance-department licenses and fees	11,049.70
Federal corporation tax	2,319.47
Municipal licenses	6,775.37
Mercantile reports	1,295.25
Office supplies	502.12
Premiums on fidelity bonds	567.30
Safe deposit box	600.00
Subscriptions	915.32
Sundry building expenses	2,181.96
Tabulating system	1,408.69
Remitted to home office	12,801.30

Agents' balances charged off Gross loss on sale or maturity of ledge	er assets, viz.:	463.06	
Bonds	ook value of	2,856.98	
Real estate	•••••	15,551.55	
Total disbursements	••••••	••••••	2,058,337.56
Balance	••••••		\$6,102,981.47
LEDGE	R ASSETS.		
•		<b>0050 704 30</b>	
Book value of real estate		\$250,564.10	
Mortgage loans on real estate  Book value of bonds, \$4,822,098.12,		155,900.00	
\$50,206.25 (Schedule D)		4,872,304.37	
Deposits in trust companies and bank	s on interest	346,491.59	
Agents' balances, under three months		471,454.06	
Agents' balances, over three months d		6,267.35	
Total ledger assets, as per balance	GER ASSETS.	•••••	<b>\$6,102,981.47</b>
MON-FALL		A	
Tertament on montanana	Due.	Accrued.	
Interest on mortgages	*90 008 0K	\$2,819.13	
interest on bonds	\$38,926.25	46,411.04	
Total interest due and accrued	<b>\$38,926.25</b>	\$49,230.17	88,156.42
Gross assets	•••••	•••••	\$6,191,137.89
DEDUCT ASSET	'S NOT ADMITTE	ED.	
Cash not in control of trustees		<b>\$</b> 331,491.59	
Agents' balances, representing busing	ness written		
prior to October 1, 1913		6,267.35	
Overdue and accrued interest on bond		12,166.66	
Book value of bonds and stocks over i		<del>-</del>	
(Schedule D)		218,255.62	
Total			568,181.22
Total admitted assets			<b>\$</b> 5,6 <b>2</b> 2,956.67

TADITI	NT TO C	
LIABILIT		
Gross losses adjusted and unpaid		
Gross claims for losses reported and una	• •	
plus reserve for losses incurred prior to I	December	
31, not reported	167,712.00	
Gross claims for losses resisted		
01000 01011111 201 100000 10010000 11111111	0,040.00	
Total	4000 400 00	
	<b>,</b> ,	
Deduct reinsurance due or accrued	98,844.00	
Net amount of unpaid losses and claim		<b>\$</b> 181,579.00
Unearned premiums on fire risks	• • • • • • • • • • • • • • • • • • • •	2,281,937.74
Salaries, rents, expenses, bills, accounts, fe	es, etc., due or accrued	10,000.00
Estimated federal, state, and other taxes, h	ereafter pavable	30,000.00
Funds held under reinsurance treaties		28,706.40
I thus have the rombatance weares	• • • • • • • • • • • • • • • • • • • •	20,100.20
Total liabilities, except deposit capital		\$2,532,223.14
·		<b>4</b> 0,000,200.13
Deposit capital required by statute		
Surplus over all liabilities	2,890,733.53	
Surplus as regards policy-holders	• • • • • • • • • • • • • • • • • • • •	3,090,733.53
Total		<b>\$</b> 5,622,956.67
SPECIAL DEP	ORTER .	
(Showing deposits not held for pro-	tection of all policy-holder	
	tection of all policy-holder Market value	Corresponding
State, Country, Municipality, Etc.	tection of all policy-holder  Market value of deposit.  \$9,700.00	Corresponding liabilities. \$64.432.03
State, Country, Municipality, Etc. Georgia	tection of all policy-holder Market value of deposit	Corresponding liabilities. \$64,432.03 21,810.67
State, Country, Municipality, Etc.	tection of all policy-holder Market value of deposit	Corresponding liabilities. \$64.432.03
State, Country, Municipality, Etc. Georgia	tection of all policy-holder  Market value of deposit.  \$9,700.00 10,325.00 50,900.00	Corresponding liabilities. \$64,432.03 21,810.67
State, Country, Municipality, Etc.  Georgia	tection of all policy-holder  Market value of deposit.  \$9,700.00 10,325.00 50,900.00  UMS, 1913.	Corresponding Habilities. \$64,432.03 21,810.67 63,713.98
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.	tection of all policy-holder  Market value of deposit.  \$9,700.00  10,325.00  50,900.00  UMS, 1918.  Risks.  \$576.164.583	Corresponding liabilities. \$64,432.03 21,810.67 63,713.9\$
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.	tection of all policy-holder  Market value of deposit.  \$9,700.00  10,325.00  50,900.00  UMS, 1918.  Risks.  \$576.164.583	Corresponding Habilities. \$64,432.03 21,810.67 63,713.98
State, Country, Municipality, Etc.  Georgia	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806	Corresponding liabilities. \$64,432.03 21,810.67 63,713.35 Premiums. \$5,398,907.39 4,119,024.53
State, Country, Municipality, Etc.  Georgia	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806 enived for	Corresponding Habilities. \$64,432.03 21,810.67 63,713.36 Premiums. \$5,898,907.39 4,119,024.53 8,831.76
State, Country, Municipality, Etc.  Georgia	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806 enived for	Corresponding Habilities. \$64,82.03 21,810.67 63,713.9\$  Premiums. \$5,398,907.39 4,119,024.53 8,831.76
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount rereinsurance  Totals  Deduct those expired and marked off as termina	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806  ceived for \$1,019,107,889 369,804,330	Corresponding Habilities. \$64,432.03 21,810.67 63,713.9\$  Premiums. \$5,398,907.39 4,119,024.53 8,831.76  \$9,521.763.74 3,564,071.82
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount recreasing a second control of the year 1918  Totals  Deduct those expired and marked off as terminal in force at the end of the year 1913	tection of all policy-holdes  Market value of deposit. \$9,700.00 10,325.00 50,900.00  UMS, 1918. Risks. \$576,164,583 442,942,806 enived for \$1,019,107,389 369,804,330 \$649,303,059	Corresponding Habilities. \$64,82.03 21,810.67 63,713.95  Premiums. \$5,398,907.39 4,119,024.53 8,831.76  \$9,521,763.74 3,564,071.82
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina  In force at the end of the year 1913  Deduct amount reinsured	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806  etived for  \$1,019,107,389 369,804,330 \$649,303,059 185,202,239	Corresponding Habilities. \$64,822.03 21,810.67 63,713.95  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9,521,763.74 3,564,071.82 \$5,957.691.92 1,611,003.27
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount recreasing a second control of the year 1918  Totals  Deduct those expired and marked off as terminal in force at the end of the year 1913	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806  etived for  \$1,019,107,389 369,804,330 \$649,303,059 185,202,239	Corresponding Habilities. \$64,82.03 21,810.67 63,713.95  Premiums. \$5,398,907.39 4,119,024.53 8,831.76  \$9,521,763.74 3,564,071.82
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina  In force at the end of the year 1913  Deduct amount reinsured	tection of all policy-holder Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806 ceived for \$1,019,107,389 369,804,330 \$649,303,059 185,202,239 \$464,100,820	Corresponding Habilities. \$64,822.03 21,810.67 63,713.95  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9,521,763.74 3,564,071.82 \$5,957.691.92 1,611,003.27
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina In force at the end of the year 1913  Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R.	tection of all policy-holder  Market value of deposit. \$9,700.00 10,325.00 50,900.00  TUMS, 1918. Risks. \$576,164,583 442,942,806  \$1,019,107,389 369,804,330 \$649,303,059 185,202,239 \$464,100,820  TUMS AND PREMIUMS. Gross premiums	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9,521,763.74 3,564,071.82 \$5,957,691.92 1,611,003.27 \$4,346,688.65
State, Country, Municipality, Etc.  Georgia New Mexico Virginia  RISKS AND PREMI Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount re- reinsurance  Totals Deduct those expired and marked off as termina  In force at the end of the year 1913 Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R: Year Written. Term. Amount.	### Risks. ### Store for s	Corresponding Habilities. \$64,822.03 21,810.67 63,713.95  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9.521,763.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re-  reinsurance  Totals  Deduct those expired and marked off as termins  In force at the end of the year 1913  Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R:  Year  Written. Term. Amount.  1913 One year or less \$125,397,861	tection of all policy-holder    Market value of deposit.   \$9,700.00   10,325.00   50,900.00	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35 Premiums. \$5,398,907.39 4,119,024.59 8,831.76 \$9.521.763.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65 Premiums unearned. \$672,388.46 173.04
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI  Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina  In force at the end of the year 1913  Deduct amount reinsured  Net amount in force December 31, 1913 .  RECAPITULATION OF FIRE R: Year Written. Term. Amount. 1913 One year or less \$125,397,861 1912 121,977 1913 Two years 422,619	### Risks. ### Store   ### Sto	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35 Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9,521,768.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65 Premiums unearned. \$672.388.46 173.04 3,124.94
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina In force at the end of the year 1913  Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R.  Year Written. Term. Amount.  1913 One year or less \$125,397,361  121,977  1913 Two years  422,619	### AND PREMIUMS.  Gross premiums charged. \$1,019,107,889 \$442,942,806  #### \$442,942,806  ###################################	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35 Premiums. \$5,398,907.39 4,119,024.59 8,831.76 \$9.521.763.74 3,564,071.82 \$5.957.691.92 1,611,003.27 \$4,346,688.65 Premiums unearned. \$672.388.46 173.04 3,124.94 101,410.20
State, Country, Municipality, Etc.  Georgia	### AND PREMIUMS.  Gross premium scharged with 1-4 (166.59 a4 (164.59 d4 (164.5	Corresponding Habilities. \$64,432.03 21,810.97 63,713.35  Premiums. \$5,898.907.39 4,119,024.53 8,831.76 \$9,521,763.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65  Premiums unearned. \$672,388.46 173.04 3,124.94 101,410.29 340,719.71 665,574.61
State, Country, Municipality, Etc.  Georgia  New Mexico  Virginia  RISKS AND PREMI Fire.  In force December 31, 1912  Written or renewed during the year  Excess of original premiums over amount re- reinsurance  Totals  Deduct those expired and marked off as termina In force at the end of the year 1913  Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R.  Year Written. Term. Amount.  1913 One year or less \$125,397,361  1912 121,977  1913 Two years 422,619  1911 174,908,001  1912 174,908,001  1913 1913 98,726,359  1910 1911 1912 1913 1913 1910 1911	### Rection of all policy-holder   Market value of deposit.	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9.521.763.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65  Premiums unearned. \$672.388.46 173.04 3,124.94 101,410.20 340.719.71 665,574.64
State, Country, Municipality, Etc.  Georgia New Mexico Virginia  RISKS AND PREMI Fire.  In force December 31, 1912 Written or renewed during the year Excess of original premiums over amount re- reinsurance  Totals Deduct those expired and marked off as termina Deduct amount reinsured  Net amount in force December 31, 1913  RECAPITULATION OF FIRE R:  Year Written. Term. Amount. 1913 One year or less \$125,397,361 1912 1913 Two years 422,619 1911 1912 Three years 98,618,281 1910 1911 86,618,281 1910 1911 574,788	### Risks. ### Store   Store   ### Store   Store   ### Store   Store   ### Sto	Corresponding Habilities. \$44,42.03 21,810.67 63,713.35  Premiums. \$5,398,907.39 4,119,024.53  8,831.76 \$9,521,768.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65  Premiums unearned. \$672,388.46 173.04 3,124.94 101,410.20 340,719.71 655,574.61 662.04 2,523.29
State, Country, Municipality, Etc.  Georgia	### Rection of all policy-holder   Market value of deposit.	Corresponding Habilities. \$64,432.03 21,810.67 63,713.35  Premiums. \$5,398,907.39 4,119,024.53 8,831.76 \$9.521.763.74 3,564,071.82 \$5,957.691.92 1,611,003.27 \$4,346,688.65  Premiums unearned. \$672.388.46 173.04 3,124.94 101,410.20 340.719.71 665,574.64

Year Written. Term. 1909 1910 1911 1912 1913 Totals  Largest gross aggregate anywhere in the United reinsurance, whether the	Amount. 10,580,496 11,697,763 15,675,891 17,569,814 20,541,454 \$464,100,820 \$4	137,610.08 190,768.95 198,662.81 233,725.78 4,846,688.65 ATORIES.	1-10 3-10 1-2 7-10 9-10	Premiums unearned. 14,050.16 41,283.02 95,384.47 139,063.97 210,353.16
panies?	Business in Connection	т, 1913.	Ln <b>s</b> we <b>r</b>	\$150,000.00 Fire. \$8,804,333.00
panies authorized in  Net risks written  Gross premiums on risks w Less \$8,752.56 return p surance in companies	rein-	2,432,241.00 \$6,372,092.00 \$71,063.89 14,649.30		
Less losses on risks rein  Net losses paid	sured in companies auth	orized in Conn	ecticut	\$29,078.98
Less losses on risks rein  Net losses incurred	sured in companies auth			
GOVERNMENT District of Columbia, 3.6	5%, 1924	Book value. \$104,000.00	Rate.	Market value. \$104,000.00
GOVERNMENT District of Columbia, 3.6	Bonds:— 5%, 1924	Book value. \$104,000.00	Rate. 104 106 106 107 107 108 108	\$104,000.00 5,000.00 5,300.00 3,210.00 5,350.00 5,400.00 5,400.00
GOVERNMENT District of Columbia, 3.6	Bonds:— 5%, 1924	Book value. \$104,000.00	100 108 107 108 107 108 110 110 110 1104 104 105 108	\$104,000.00 5,000.00 5,300.00 3,210.00 5,350.00 5,400.00 5,400.00

Richmond, Va., 4%, 1927 Salt Lake City, Utah, 4½%, 1933 Tarrant County, Texas, 5%, 1952 Toledo, Ohio, 4½%, 1919 Waterbury, Conn., 4%, 1929 Waterbury, Conn., 4%, 1930 Waterbury, Conn., 4%, 1931 Waterbury, Conn., 4%, 1931 Waterbury, Conn., 4%, 1932 Waterbury, Conn., 4%, 1932 Waterbury, Conn., 4%, 1933 Woonsocket, R. I., 4%, 1927	Book value. 2,412.50 47,164.00 25,593.75 2,000.00 50,000.00	Rate. 96 98 100 108	Market value. 2,400.00 49,000.00 25,000.00 2,060.00 48,000.00
RAILEOAD BONDS: —			
Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 4%, 1925 Boston & Maine, 4½%, 1925 Buffalo, New York & Erie, 7%, 1916 Buffalo, Rochester & Pittsburgh, 5%, 1937 Central of New Jersey, 5%, 1987 Chicago & Erie, 5%, 1982 Chicago, Indianapolis & Louisville, 6%, 1947 Chicago, Indianapolis & Louisville, 5%, 1947 Chicago, Milwaukee & St. Paul, 5%, 1921 Chicago, Milwaukee & St. Paul, 6%, 1920 Chicago, Milwaukee & St. Paul, 6%, 1920 Chicago, Milwaukee & St. Paul, 6%, 1920 Chicago, St. Paul, Minn. & Omaha, 6%, 1930 Chicago, E. Paul, Minn. & Omaha, 6%, 1930 Chicago, St. Paul, Minn. & Omaha, 6%, 1930 Chicago, & Western Indiana, 4%, 1952 Choctaw & Memphis, 5%, 1949 Cleveland, Col., Cinc. & Indianapolis, 7%, 1914 Cleveland, Lorain & Wheeling, 5%, 1936 Cleveland & Pittsburgh, 4½%, 1942 Elmira, Cortland & Northern, 5%, 1914 Elmira, Cortland & Northern, 6%, 1914 Erle, 7%, 1920 Evansville & Terre Haute, 6%, 1921 Filit & Pere Marquette, 5%, 1938 Galveston, Harrisburg & San Antonio, 5%, 1931 Genesee & Wyoming, 5%, 1929 Hocking Valley, 4½%, 1949 Lake Shore & Michigan Southern, 4%, 1928 Lake Shore & Michigan Southern, 4%, 1928 Lake Shore & Michigan Southern, 4%, 1931 Lebigh Valley, 4½%, 1940 Louisville, Chattanooga & St. Louis, 5%, 1946 Minsouri Pacific, 5%, 1917 Nashville, Chattanooga & St. Louis, 6%, 1917 New York, New Haven & Hartford, 6%, 1948 New York, New Haven & Hartford, 6%, 1948 Norfolk & Western, 4%, 1986 Norfolk & Western, 6%, 1934 Northern Pacific-Great Northern, Joint, 4%, 1921	69,718.75 18,755.00 76,506.25 52,000.00 102,500.00 16,425.00 55,750.00 97,967.50 23,588.75 100,227.50 44,750.00 64,050.00 64,050.00 64,050.00 64,050.00 64,050.00 65,250.00 19,250.00 18,358.45 102,125.00 48,358.45 102,125.00 48,358.45 102,125.00 11,140.00 13,325.00 46,875.00 46,875.00 46,875.00 46,875.00 46,875.00 46,257.50	91 92 90 79 85 106 116 108 108 108 109 108 101 102 118 83 98 101 100 100 100 100 100 100 100 100 10	68, 250.00 17, 480.00 74, 700.00 39, 500.00 85, 000.00 15, 750.00 53, 000.00 90, 480.00 22, 880.00 96, 820.00 61, 200.00 96, 780.00 50, 100.00 50, 100.00 51, 000.00 50, 100.00 50, 100.00 11, 000.00 50, 500.00 11, 000.00 50, 500.00 12, 040.00 12, 040.00 15, 700.00 12, 040.00 15, 500.00 15, 500.00 15, 500.00 12, 600.00 15, 500.00 15, 500.00 15, 500.00 17, 500.00 18, 950.00 17, 500.00 18, 950.00 17, 500.00 18, 950.00 17, 500.00 18, 950.00
Northern Pacific-Great Northern, Joint, 4%, 1921. Oregon Short Line, 5%, 1946 Penn. & New York Canal R. R. Co., 5%, 1939 Pittsburgh, Cinc., Chic. & St. Louis, 4½, %, 1940. Pittsburgh, Cinc., Chic. & St. Louis, 4½, %, 1942. Pittsburgh, Cinc., Chic. & St. Louis, 4½, %, 1942. Pittsburgh, Cinc., Chic. & St. Louis, 4½, %, 1942. Pittsburgh, Cinc., Chic. & St. Louis, 4%, 1957 Rochester & Pittsburgh, 6%, 1922 Rochester & Pittsburgh, 6%, 1922 Rochester & Pittsburgh, 6%, 1921 St. Louis, Iron Mountain & Southern, 5%, 1931 St. Louis, Southwestern, 4%, 1989 St. Paul, Northern Pacific, 6%, 1923 St. Paul & Sloux City, 6%, 1919 Southern, 4%, 1951	95,625.00 111,500.00	95 106	95,000.00 106,000.00
Pittsburgh, Cinc., Chic. & St. Louis, 44, %, 1940	28,500.00 32,001.94	108 100	27,000.00 30,000.00
Pittsburgh, Cinc., Chic. & St. Louis, 41/2%, 1942	43,795.00 15,975.00	100 100	41,000.00
Pittsburgh, Cinc., Chic. & St. Louis, 4%, 1957	14,400.00	93	15,000.00 13,950.00
Rochester & Pittsburgh, 6%, 1922	42,920.00 15,015.00	110 110	40,700.00 14,300.00
St. Louis, Iron Mountain & Southern, 5%, 1931	53,250.00	102	<b>5</b> 1,000.00
St. Louis, from Mountain & Southern, 4%, 1933 St. Louis-Southwestern, 4%, 1989	42,000.00 44,812.50	77 85	38,500.00 42,500.00
St. Paul, Northern Pacific, 6%, 1923	66.222.50	111 107	63,270.00 97,370.00
Southern, 4%, 1951	102,121.25 43,000.00	84	42,000.00
Southern, 5%, 1994	53,625.00 96,965.00	103 88	51,500.00 88,000.00
Southern, 4%, 1951 Southern, 5%, 1994 Terminal R. R. Ass'n of St. Louis, 4%, 1953 Toledo Terminal, 4%, 1957 Wabash Pittsburgh Terminal, 4%, 1954	24,750.00 28,375.00	82 13	22,550.00 6,500.00

MISCELLANEOUS BONDS: -	Book value.	Rate.	Market value.
American Telephone & Telegraph Co., 4%, 1929	44,875.00	86	43.000.00
Chicago Telephone Co., 5%, 1928	50,750.00	100	50,000.00
Northwestern Telegraph Co., 41/2%, 1934	90,000.00	90	90.000.00
The Mortgage Bond Co., of New York, 4%, 1966	44,875.00	85	42,500.00
Underwriters' Building Co., of New York, 5%, 1928	50,000.00	100	50,000.00
Western Union Telegraph Co., 41/2%, 1950	47,500.00	87	43,500.00
RAILBOAD STOCKS:			
500 shs. Illinois Central	46,500.00	87	48.500.00
25 " New York, New Haven & Hartford	8,125.00	76	1,900.00
MISCELLANBOUS STOCKS:			
4 shs. General Adjustment Bureau	200.00	100	200.00
145 " Milwaukee Underwriters Bldg. Assoc	181.25	125	181.25
1 sh. Western Adjustment & Inspection Co	200.00	200	200.00
Totals	\$4,872,804.87		\$4,654,048.75

## UNITED STATES BRANCH OF THE SOUTH GERMAN REINSURANCE COMPANY,

#### MUNICH, BAVARIA.

Admitted to the United States, June, 1911.

United States Manager, SAMUEL G. Howe, 783 Main Street, Hartford, Conn.

Trustees, HARTFORD TRUST COMPANY, Hartford, Conn.

DEPOSIT CAPITAL. \$200,000.00.

IN	COME.		
	Fire.		
Gross prems. received during the year	\$770,964.97		
Deduct return premiums	159,299.35		
Received for premiums		\$611,665.62	
Gross interest on bonds		<b>,</b> , , , , , , , , , , , , , , , , , ,	
Gross interest on deposits			
diods interest on deposits it			
Total gross interest		35,593.69	
Received from home office		7,662.00	
Total income	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • •	654,921.31
Sum of both amounts			\$1,593,125.71
DISBUI	RSEMENTS.		
C bolden	Fire.		
Gross amount paid policy-holders			
for losses (including \$43,857.62	<b>6001 104 50</b>		
occurring in previous years)	\$321,164.56		
Deduct amount received for salvage	7,118.59		
Net amount paid policy-holders for	r losses	<b>\$</b> 314,045.97	
Titte windund para portoj nordoro re		4,000.50	

Expenses of adjustment and settlement of losses ..

directors, trustees, and home-office employees ...

4,022.53 187,548.92

1,083.33

	0.20
Insurance-department licenses and fees 597.00	<b>,</b>
Federal corporation tax	
Safe deposit box	
<b>Exchange</b>	
Remitted to home office	
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	1
Total disbursements	553,633.72
Balance	\$1,039,491.99
LEDGER ASSETS.	
Book value of bonds (Schedule D)	
Deposits in trust companies and banks not on in-	
terest	
Deposits in trust companies and banks on interest 204,544.16	
Agents' balances, under three months due 26,802.49	
Total ledger assets, as per balance	\$1,039,491.99
-	
NON-LEDGER ASSETS.  Accrued.	
Interest on bonds	
Interest on other assets	
Total interest accrued	8,903.69
Gross assets	\$1,048,395.68
DEDUOT ASSETS NOT ADMITTED.	
Book value of bonds over market value (Schedule D)	17,545.34
Total admitted assets	\$1,030,850.34
LIABILITIES.	
Gross claims for losses reported and unadjusted, plus reserve for	
losses incurred prior to December 31, not reported	\$91,280.34
Unearned premiums on fire risks	411,881.63
Estimated federal, state, and other taxes, hereafter payable	10,000.00
Total liabilities, except deposit capital	\$513,161.97
Deposit capital required by statute	
Surplus as regards policy-holders	517,688.37
Total	\$1,030,850.34
FIRE 58	

#### RISKS AND PREMIUMS, 1913.

	RISKS AND PREM	гима, 1913.			
	Fire.			Risks.	Premiums.
In force December 31, 1912 Written or renewed during	the year			2,491,533 2,318,710	\$700,956.77 770,964.97
Totals Deduct those expired and i	marked off as termin	ated		4,810,243 6,667,556	\$1,471,921.74 710,340.15
In force at the end of Deduct amount reinsured .	the year 1913	• • • • • • • • •	\$6	8,142,687 0.00	\$761,581.59 0.00
Net amount in force December 31, 1913 \$68,142,687			\$761,581.59		
RECAPIT	TULATION OF FIRE R	ISKS AND	PREMI	UMS.	
Year		Gross premi	ums		Premiums
Written. Term.	Amount.	charged		Unearned.	
1913 One year or less	\$41,746,932	\$463.62	8.11	1-2	\$231.814.06
1912 \	785,991	5,42	9.54	1-4	1,357.39
1913 } Two years	299,459	3,02	5.66	3-4	2,269.25
1911)	3,482,889	39,36		1–6	6,561.40
1912 Three years	7,854,852	88,33		1-2	41,666.54
1913 /	7,634,530	80,03		5–6	66,699.48
1911   1912   Four years	25,780		0.44	3–8	142.67
1912 Four years 1913	166,579 120,680	1,97 1.13		5–8 7–8	1,235.50 994.89
1909 1	79,211	1.66		i_10	166.88
1910	74,242	1,29	2 26	3-10	888.00
1911 Five years	1,176,374	17,84	1.54	1-2	8,922,27
1912	2.326.602	82,73		7–10	22,916,48
1913	2,368,616	29,71		9-10	26,746.82
Totals	\$68,142,687	\$761,58	1.59		\$411,881.63
	GENERAL INTERF	LOGATORIE	8		
Largest gross aggregate a	amount insured in States, without an	any one h	azard	tever for	
reinsurance, whether the	same be in admitt	ed or non-	dmit	ted com-	
panies?	• • • • • • • • • • • • • • • • • • • •	••••••	• • • • •	.Answer	\$30,000.00
	BUSINESS IN CONNE	CTICUT. 191	3.		Fire.
Gross risks written					\$1,949,095.00
Less \$605.489 risks car	nceled and \$0.00 r	einsurance	in c	nmanies	<b>\$1,535,05500</b>
	eticut				605,489.00
Net risks written					\$1,343,606.00
Gross premiums on risks	written				\$17.014.17
Less \$3,615.93 return pr	emiums and \$0.00 r	remiums fo	r rei	nsurance	<b>Q1</b> 1,013.11
in companies author	ized in Connecticut				3,615.93
Net premiums receive	<b>a</b>				\$13,398.24
Losses paid					\$3,401.72
Less losses on risks rein	sured in companies	authorized i	n Co	nnecticut	0.00
Net losses paid				• • • • • • •	\$3,401.72
Losses incurred					\$3,893.72
Less losses on risks rein	sured in companies	authorized i	n Co	nnecticut	0.00

Schedule D. Bonds owned by	the Company.		
MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Columbus. Ohio, 4%, 1947	\$102,375.00	104	\$104,000.00
Edmonton, Canada, 5%, 1953	9,500.00	94	9,400.00
Guelph, Ontario, 41/2%, 1932	2,923.63	93	2,790.00
Guelph. Ontario. 4 1/2 %. 1932	6,826.03	93	6,510.00
Guelph. Ontario, 4%, 1940	4,461.61	84	4,200.00
Hamilton, Ontario, 41/4 %, 1983	24,675.37	95	23,750.00
New York City, 4%, 1956	98,875.00	95	95,000.00
New York City, 41/4 %, 1957	21,425.00	96	19,200.00
New York City, 4%, 1959	208,806.25	96	201,600.00

	Book value.	Rate.	Market value.
New York City, 41/4 %, 1960	102,187.50	100	100,000.00
New York City, 41/4 %, 1962	150,750.00	100	150,000.00
Toronto, Canada, 4%, 1920	9,633.70	95	9,500.00
RAILBOAD BONDS: -			
Central Pacific, 4%, 1949	27,187.50	92	27,600.00
Southern Pacific, 4%, 1955	23,718.75	90	22,500.00
Union Pacific, 4%, 2008	4,800.00	91	4,550.00
Totals	\$798,145.84		\$780,600.00

# . UNITED STATES BRANCH OF THE STATE ASSURANCE COMPANY, LIMITED,

#### LIVERPOOL, ENGLAND.

#### Admitted to the United States, 1897.

United States Manager, JAMES H. BREWSTER, 75 Elm St., Hartford, Conn.

Trustees, Morgan G. Bulkeley, Meigs H. Whaples, Morgan B. Brainard, of Hartford, Conn.

### DEPOSIT CAPITAL. \$200,000.00.

INCOME.

	~~~.	
	Fire.	
Gross prems. received during the year	<b>\$</b> 268,188. <b>99</b>	
Deduct reinsurance,		
\$79,776.42		
and return premiums,		
<b>\$50,496.68</b>	130,273.10	
Received for premiums		<b>\$</b> 137, <b>9</b> 15.89
Gross interest on bonds and divi-		
dends on stocks '	\$17,384.75	
Gross interest on deposits	524.38	
Total gross interest		17,909.13
Received from home office		104,820.00

Total income ......

Sum of both amounts .....

Agents' balances previously charged off ......

Amount of ledger assets December 31, 1912 .....

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1.82

260,646.84

\$771,274.68

\$510,627.84

Cross smount roll roll bill		
Gross amount paid policy-holders		
for losses (including \$7,453.22		
occurring in previous years) \$92,991.49		
Deduct amount received for salvage,		
\$717.27		
for reinsurance in other companies,		
<b>\$40,256.41</b>		
and for discount,		
\$31.56		
Net amount paid policy-holders for losses	<b>\$</b> 51,986.25	
Expenses of adjustment and settlement of losses	1,023.42	
Commissions or brokerage	32,079.20	
Allowances to local agencies for miscellaneous	02,018.20	
agency expenses	138.47	
Salaries, \$656.80, and expenses, \$120.00, of special		
and general agents	776.80	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	6,601.50	
Rents	358.84	•
Advertising, \$506.49; printing and stationery,		
\$1,160.22	1,666.71	
Postage, telegrams, telephone and express	723.41	
Legal expenses	58.92	
Underwriters' boards and tariff associations	2,111.79	
Fire department, fire patrol and salvage corps	_,	
assessments, fees, taxes, and expenses	956.86	
Inspections and surveys	89.11	
State taxes on premiums	1,898.57	
Insurance-department licenses and fees	2,126.27	
Federal corporation tax	117.43	•
Municipal licenses	386.61	<b>~</b>
Office supplies	249.85	
Premiums on fidelity bonds	160.00	
Rent of safe	25.00	
Insurance of bonds	49.24	
Remitted to home office	19,773.93	
_		
Total disbursements	• • • • • • • • • • • • • • • • • • • •	123,358.18
Balance	- 	\$647,916.50

### LEDGER ASSETS.

Book value of bonds, \$582,975.43, and stocks,	
\$4,625.00 (Schedule D) \$587,600.43	
Deposits in trust companies and banks not on in-	
terest	
Deposits in trust companies and banks on interest 24,721.48	
Agents' balances, under three months due 29,794.83  Agents' balances, over three months due 3,548.96	
ngents balances, over three months due	
Total ledger assets, as per balance	\$647,916.50
NON-LEDGER ASSETS.	
Interest due and accrued on bonds	5,403.95
Gross assets	\$653,320.45
DEDUCT ASSETS NOT ADMITTED.	
Cash not in control of trustees \$10,913.74	
Agents' balances, representing business written	
prior to October 1, 1913	
(Schedule D)	
(Bonedule D)	
Total	79,298.63
Total admitted assets	\$574,021.82
	<b>*</b> - <b>*</b> - <b>*</b>
LIABILITIES.	
Gross losses adjusted and unpaid	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported	
Gross claims for losses resisted	
Total \$15,846.61	
Deduct reinsurance due or accrued 5,961.75	
Net amount of unpaid losses and claims	\$9,884.86
Unearned premiums on fire risks	128,168.84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
Estimated federal, state, and other taxes, hereafter payable	4,000.00
Contingent commissions or other charges due or accrued	1,000.00
Total liabilities, except deposit capital	\$148,053.70
Deposit capital required by statute \$200,000.00	
Surplus over all liabilities	
Surplus as regards policy-holders	425,968.12
	\$574,021.82
Total	401 Jun 1:00

STATE ASSURANCE COMPANI.					
RISKS AND PREMIUMS, 1913.					
		MB, 1913.	D	5	
In fame December 21 1010	Fire.		Risks.		
In force December 31, 1912 Written or renewed during t	he vear		\$28,901,7 25,434,1	714 \$324,244.58 135 268,188.99	
		_			
Totals	 rked off as termina	ted	\$54,835,8 21,014,9		
In force at the end of th		-			
Deduct amount reinsured		• • • • • • • • • • • • • • • • • • • •	\$33,320,9 10,215,0		
Net amount in force Dec		-	\$23,105,8	882 \$237,218.05	
			<b>4</b> ,,-	4101,110100	
RECAPITU	LATION OF FIRE RIS	KS AND PE	EMIUMS.		
Year		ross premiu	ıms	Premiums	
Written. Term.	Amount.	charged.	Unearr		
1913 One year or less	\$8,390,893 268 174	\$79,531	.92 1-2	2 \$39,765.96 271.50	
1912 } 1913 } Two years	268,174 489,042	1,086 3,930		271.59 2,948.13	
1911 )	2.630.503	28,775	.28 1-6	4,795.88	
1912 } Three years	3,072,764 4,022,286	30,316	.58 1-2	15,158.29	
1913	4,022,286	42,522			
1910 ] 1911   _	61,068	973	.03 1-8	121.63	
1912 Four years	53,381 51,937	699 457		3 262.33 3 285.93	
1913	115,046	275	.93 7-8	241.43	
1909 ]	370,188	4,997	.64 1-1	.0 499.76	
1910	548,894	7.912	.02 8-1	0 2,373.61	
1911 Five years	754,511	9,44	5.52 1- .44 7-1	2 4,722.76	
1912	1,005,786 1,271,409	11,889 14,403	.44 7-1 .62 9-1	0 8,322.61	
1913 ]	1,211,408	14,403	.02 8-1	12,963.26	
Totals	\$23,105,882	\$237,218	.05	\$128,168.84	
Largest gross aggregate am anywhere in the United S reinsurance, whether the s panies?	tates, without any ame be in admitted	deduction i or non-a	whatever dmitted co Ansı	for . m- per \$25,000.00	
75.		1010		<b>991</b>	
	USINESS IN CONNECT			Fire.	
Gross risks written Less \$120,995.00 risks can	celed and \$133.553	Of reingur	ance in co	\$523,357.00	
panies authorized in (	Connecticut			254,548.00	
Net risks written				\$268,809.00	
Gross premiums on risks wri Less \$737.33 return premi	ums, and \$1,478.08	premiums	for reins	ur-	
ance in companies au	thorized in Connect	leut		2,215.36	
Net premiums received			<b></b>	\$1,974.15	
Losses paid			. <b></b>	\$2,114.89	
Less losses on risks reinsu	red in companies a	uthorized i	n Connecti	cut 237.22	
Net losses paid			· • • • • • • • • • • • • • • • • • • •	\$1,877.67	
Losses incurred	end in companies o			\$976.66 cut 249.22	
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • •		\$727.44	
Schedule D.	Bonds and Stocks	oroned by t	he Compan	y.	
MUNICIPAL BOI	NDS:	Book	value. Ra	te. Market value.	
Buffalo, N. Y., 4%, 1929		\$9,	884.95	97 \$9,700.00	
Hartford, Conn., 31/2 %, 1955		8,	853.00	851/2 8,550.00	
New York City, 81/2%, 1927	•• •• • • • • • • • • • • • • • • • • •	48.	590.00 017.15	92 42,320.00	
New York City, 3 1/2 1/2 1052	•••••	gl,	017.15 445.00	84 ¼ 48.022.50 84 ¼ 14,322.50 86 ¼ 69.000.00	
New York City, 372 70, 1902		88	000.00	864 69,000.00	
New York City, 41/2 %. 1957		20.	115.00	18,810.00	
Buffalo, N. Y., 4%, 1929 Hartford, Conn., 3¼%, 1955 New York City, 3½%, 1952 New York City, 4½%, 1957 Rochester, N. Y., 4½%, 1957	38	5,	263.83	5,250.00	

RAILBOAD STOCKS: -	Book value.	Rate.	Market value.
Atchison, Topeka & Santa Fè, 4%, 1995	9,980.00	931/4	9.350.00
Buffalo, New York & Erie, 7%, 1916	3,420.00	104	3.120.00
Central of New Jersey, 5%, 1987	11,875.00	1141/4	11,450.00
Central Pacific, 4%, 1949	10,040.00	92	9,200.00
Cleveland, Cincinnati, Chic. & St. Louis, 4%, 1993	9,558.00	86%	8,675.00
Chicago, Milwaukee & St. Paul, 41/2 %, 1989	30,975.00	101	30,300.00
Chicago, Rock Island & Pacific, 4%, 1988	10,505.00	84 1/2	
Illinois Central, 8%, 1951	8,375.00	71	7,100.00
Lehigh Valley, 4%, 2003	9,890.00	90	9,000.00
Louisville, Henderson & St. Louis, 5%, 1946	5,637.50	100	5,000.00
Louisville & Nashville, 4%, 1940	1,915.00	921/4	
Manhattan, 4%, 1990	10,366.00	88	8,800.00
Morris & Essex, 31/2%, 2000	41,875.00	85	42,500.00
New York Central & Hudson River, 31/2%, 1998	9,330.00	77%	
New York, New Haven & Hartford, 6%, 1948	18,375.00	108	16,200.00
Norfolk & Western, 4%, 1996	9,630.00	94	9,400.00
Northern Pacific, 4%, 1997	9,500.00	92%	
Pennsylvania, 8½%, 1915	29,137.50	97%	
Pittsburgh, Cin., Chicago & St. Louis, 41/2 %, 1940	11,150.00	100	10,000.00
Reading Co., 4%, 1997	10,145.00	921/4	9,256.00
Rome, Watertown & Ogdensburg, 5%, 1922	12,190.00	103 1/4	
Southern, 5%, 1994	12,100.00	102 1/2	
Union Pacific, 4%, 1947	10,325.00	95 %	9,575.00
Miscellaneous Bonds:			
American Tel. & Tel. Co., 4%, 1929	13,362.50	851/4	12,825.00
Chicago Tel. Co., 5%, 1923	15,150.00	99 🛠	14,962.50
RAILROAD STOCKS:			
87 shs. New York, New Haven & Hartford	4,625.00	76	2,812.00
Totals	\$587,600.43		\$522,764.50

## UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE,

#### LONDON, ENGLAND.

Admitted to the United States, August, 1882.

United States Manager, J. J. Guille, 54 Pine Street, New York City.

Trustees, Herbert L. Griggs, New York City, Samuel T. Hubbard, Yonkers, New York, James Brown, New York City.

## DEPOSIT CAPITAL.

\$200,000.00 Amount of ledger assets December 31, 1912 ................\$4,567,522.08

. II	COME.	
Gross prems. received during the year Deduct reinsurance,	Fire. \$4,483,891.84	
<b>\$</b> 781,413.19		
and return premiums, \$935,604.20	1,717,017.39	
Received for premiums		<b>\$2,766</b> ,87 <b>4</b> .45
Gross interest on mortgage loans	<b>\$</b> 739.59	• •
Gross interest on bonds and divi-		
dends on stocks	154,361.28	
Gross interest on deposits Gross interest on Reinsurance	5,992.30	
Bureau bank deposits	50.71	
Gross rents from company's prop-		
erty, including, \$15,800.00 for		
company's occupancy of its own		
buildings	16,003.06	
Total gross interest and rents		177,146.94
Received from home office		172,271.95
Gross profit on sale or maturity of led	ger assets, viz.:	•

Bonds .....

Total income .....

Sum of both amounts .....

3,117,327.94 \$7,684,850.02

1,034.60

DISDOUSEMENTS.	
Gross amount paid policy-holders	
for losses (including \$311,785.33	
occurring in previous years) \$2,027,029.46	
Deduct amount received for salvage, \$15,038.96	
for reinsur, in other companies,	
\$494,815.34	
and for discount,	
\$1,120.80	
Net amount paid policy-holders for losses	\$1,516,054.36
Expenses of adjustment and settlement of losses	41,422.15
Commissions or brokerage	608,475.67
Allowances to local agencies for miscellaneous	
agency expenses	2,794.45
Salaries, \$40,106.43, and expenses, \$36,487.14 of	-,,,,,
special and general agents	74 509 57
	76,593.57
Salaries, fees, and all other charges of officers,	
directors, trustees, and home-office employees	165,745.05
Rents, including, \$15,800.00 for company's occu-	
pancy of its own buildings	23,617.29
Advertising, \$9,056.71; printing and stationery,	
\$32,270.58	41,327.29
Postage, telegrams, telephone and express	18,277.59
Legal expenses	1,401.15
Furniture and fixtures	1,669.88
Maps, including corrections	•
	9,688.39
Underwriters' boards and tariff associations	42,941.94
Fire department, fire patrol and salvage corps	
assessments, fees, taxes, and expenses	<b>27,158.76</b>
Inspections and surveys	23,492.59
Repairs and expenses (other than taxes) on real	
estate	3,752.53
Taxes on real estate	3,359.84
State taxes on premiums	57,906.58
Insurance-department licenses and fees	15,395.78
Federal corporation tax	1,497.54
Municipal and miscellaneous licenses and fees	13,282.20
	•
Comptometer services	69.25
Insurance	40.55
Towel service	279.31
Electric light	436.01
Time service	25.00
Ice	133.45
Water	30.75
Storage	133.60
Fidelity bonds	265.00
•	

Sundries 431.	E7
	-
·	
Agents' balances charged off	.08
Gross loss on sale or maturity of ledger assets, viz.:	
	.75
Total disbursements	2,771,899.34
Balance	<b>\$4,912,950.68</b>
LEDGER ASSETS.	
Book value of real estate \$171,925	.04
Book value of bonds, \$3,462,845.93, and stocks,	
\$319,800.51 (Schedule D)	.44
Cash in company's office	.00
Deposits in trust companies and banks on interest 437,469	.22
Agents' balances, under three months due 503,826	.33
Agents' balances, over three months due 12,441	.70
Reinsurance recoverable on paid losses 3,941	.95
Total ledger assets, as per balance	<b>\$4,912,950.68</b>
Non-ledger assets.	
Interest accrued on bonds	48,837.73
Market value of real estate over book value	•
Gross assets	\$4,999,863.37
DEDUCT ASSETS NOT ADMITTED,	
Cash, \$149,623.91, and all investments, not in	
control of trustees, \$2,850.00 \$152,473	.91
Agents' balances, representing business written	
prior to October 1, 1913	.70
Book value of bonds and stocks over market value	
(Schedule D)	98
(Schedule D)	<del>.</del>
Total	286,188.87
Total admitted assets	\$4,713,674.50
LIABILITIES.	
Gross losses adjusted and unpaid \$88,367	.00
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported	00
Gross claims for losses resisted	
Gross claims for losses resisted	.00
maka) doss pos	<u>~~</u>
Total	
Deduct reinsurance due or accrued 74,091	.00
Net amount of unpaid losses and claims	<b>\$281,594.00</b>

••				
Unearned premiums on	3,000,794.55			
Salaries, rents, expenses	4,362.76			
Estimated federal, state	64,086.87			
Contingent commissions	or other charges	due or accru	ed	20,000.00
Total liabilities, exc Deposit capital required Surplus over all liabiliti	by statute		\$200,000.00 1,142,836.32	<b>\$</b> 3,370,838.18
Surplus as regards	policy-holders			1,342,836.32
Total				\$4,713,674.50
	SPECIAL DE	POSITE.		
(Showing depo	sits not held for pr		policy-holder	rs.)
			Market value	Corresponding
	Municipality, Etc.		of deposit.	liabilities.
			\$10,160.00 10,200.00	\$24,615.63 54,762.50
	RISKS AND PREA	IUMS, 1913.		
	Fire		Risks.	Premiums.
In force December 31, 19 Written or renewed during	12	•• •• •• ••	\$597,772,748 415,382,347	\$6,287,158.88 4,483,891.84
Excess of original premiu	ims over amount r	eceived for	410,002,041	2,203,071.01
reinsurance		• • • • • • • • • •	0.00	418.32
Totals	marked off as term	nated	1,013,155,095 871,031,919	\$10,771,469.04 4,118,159.52
In force at the end of Deduct amount reinsured .	the year 1913		\$642,123,176 82,595,076	\$6,653,309.52 879,572.76
Net amount in force	December 31, 1913	<del>-</del>	\$559,528,100	\$5,773,736.76
RECAP	ITULATION OF FIRE I	RISKS AND PE	EMIUMS.	
Year		Gross premiu	ms	Premiums
Written. Term.	Amount.	charged.	Unearned.	
1913 } 1914 } One year or less	\$164,640,864 2,742,450 1,097,067	\$1,893,183 18,199	.14 1-2 .43 all	\$946,591.57 18,199.43
1913 Two years	1,097,067	7,374	.35 3–4	5,530.76
1911 ]	83,016,418	749,891	.30 1–6	124,981.89
1912 } Three years 1913	94,409,000 102,808,539	849,56 <b>4</b> <b>926,45</b> 0		424,782.49 772,041.74
19101	3,046	14	.37 1–8	1.79
1912   Four years	84,860	293	.90 5–8	183.69
1918 J 1909 \	395,805 17,985,084	8,307 219,467	08 110	2,894.47 21,946.71
1910	17,985,084 19,769,900	231,087	.55 3-10	69,326.27
1911 Five years	23,485,186	282,269	.48 1–2	141,134.74
1912 1913	24,793,592 24,249,689	800,539 291,639		210,377.38 262,475.16
Over five years	46,800	454.		326.46
Totals	\$559,528,100	\$5,778,786	.76	\$3,000,794.55
	CENTED AT INTERP		1	
Largest gross aggregate anywhere in the United reinsurance, whether the	GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?			
Business in Connecticut, 1913.				
Conce wieke written				Fire. \$5,526,368.00
Gross risks written Less \$1,106,357.00 risks panies authorized in	canceled, and \$353,5 Connecticut	34.00 reinsur	ance in com-	1,459,891.00
Net risks written				\$4,066,477.00

	Fire.
Gross premiums on risks written	\$49,788.85
Gross premiums on risks written	10,261.11
Net premiums received	\$39,527.74
Less losses on risks reinsured in companies authorized in Connecticut	\$26,544.75 1,738.38
Net losses paid	\$24,806.37
Less losses on risks reinsured in companies authorized in Connecticut	\$21.974.75
Net losses incurred	\$20,562.37
Schedule D. Bonds and Stocks owned by the Company.	
.GOVERNMENT BONDS: — Book value. Rate.	Market value.
District of Columbia, 3.65%, 1924 \$214,250.00 104	\$208,000.00
MUNICIPAL BONDS:—	
Cleveland, Ohio, 4%, 1923	
Cleveland, Ohio, 4%, 1923       106,250.00       101         New York City, 4%, 1936       51,250.00       96         New York City, 4½%, 1957       56,007.25       104         Richmond, Va., 5%, 1922       8,860.00       103         Richmond, Va., 4%, 1924       1,980.00       96         Savannah, Ga., 4½%, 1959       10,787.50       102	48,000.00 57,200.00
New York City, 4½%, 1957	8,240.00
Richmond, Va., 5%, 1922	
Savannah, Ga., 4½%, 1959	10,200.00
	20,200.00
RAILBOAD BONDS: —	
Atchison, Topeka & Santa Fé, 4%, 1995       46,468.58       84         Atchison, Topeka & Santa Fé, 4%, 1958       23,798.90       87         Atlantic Coast Line, 4%, 1952       22,286.81       88         Atlantic Coast Line, 4%, 1916       24,552.05       98         Atlantic Coast Line, 4½%, 1918       25,000.00       99         Baltimore & Ohlo, 4½%, 1933       23,429.68       91         Baltimore & Ohlo, 4%, 1941       49,750.00       84	42,000.00
Atchison, Topeka & Santa Fé, 4%, 1958       23,798.90       87         Atlantic Coast Line, 4%, 1952       22,286.81       88	21,750.00
Atlantic Coast Line, 4%, 1952 22,286.81 88	22,000.00
Atlantic Coast Line, 4%, 1916 24,552.05 98	24,500.00
Atlantic Coast Line, 4½%, 1918 25,000.00 99	
Baltimore & Ohio, 4½%, 1933	22,750.00
Baltimore & Ohio, 4%, 1941	
Baltimore & Ohio, 3½%, 1925	
Brooklyn Union Elevated, 5%, 1950 30,181.43 100	90,000,00
Central of Georgia, 4%, 1916 24,346.30 98	24,500.00
Central Pacific, 4%, 1949 24,248.60 92	23,000.00
Central of Georgia, 4%, 1918	28,500.00
Chesapeake & Ohio, 41/2%, 1992 25,959.88 93	23,250.00
Chesapsake & Ohio, 5%, 1939       10,237.50       105         Chicago & Alton, 4½%, 1915       24,834.64       99	10,500.00
Chicago & Alton, 3%, 1949	24,750.00 80,500.00
Chicago, Burl. & Quincy, 4%, 1949 25,272.50 93	
Chicago, Burl. & Quincy, 81/2 %, 1949 22,125.00 82	
Chicago & Eastern Illinois, 4%, 1955 44,500.00 66	33.000.00
Chicago, Lake Shore & Eastern, 41/2 %, 1969 26,625.00 93	23,250.00
Chicago, Milwaukee & St. Paul, 4½%, 1932 27,921.87 101	27,270.00
Chicago, Milwaukee & St. Paul, 4½%, 1989 24,843.75 101 Chicago, Milwaukee & St. Paul, 4%, 1934 46,868.75 89	25,250.00
Chicago & Northwestern, 4%, 1987	44,500.00 47,000.00
Chicago, Rock Island & Pacific, 4%, 1915 23,862.50 96	24,000.00
Chicago, Rock Island & Pacific, 4%, 1934 86,322.24 72	28,800.00
Chicago, Rock Island & Pacific, 4½%, 1917 25,000.00 95	23,750.00
Chicago, Rock Island & Pacific, 41/2%, 1914 7,944.20 100	
Chicago, Rock Island & Pacific, 4½%, 1914 9,917.53 100 Chicago, Rock Island & Pacific, 4½%, 1917 1,971.28 95	
Chicago, Rock Island & Pacific, 4½%, 1917 1,971.28 95 Chicago, Rock Island & Pacific, 4½%, 1917 4,922.71 95	
Atlantic Coast Line, 4½%, 1918  Baltimore & Ohio, 4½%, 1933  Baltimore & Ohio, 4½%, 1933  Baltimore & Ohio, 3½%, 1925  Brooklyn Union Elevated, 5%, 1950  Brooklyn Union Elevated, 5%, 1950  Central of Georgia, 4%, 1918  Central Pacific, 4%, 1919  Central Pacific, 4%, 1919  Central R. R. Co., of New Jersey, 5%, 1987  Central R. R. Co., of New Jersey, 5%, 1987  Chicago & Alton, 4½%, 1992  Chicago & Alton, 4½%, 1915  Chicago & Alton, 4½%, 1915  Chicago, Burl, & Quincy, 4%, 1949  Chicago, Burl, & Quincy, 4%, 1949  Chicago, Lake Shore & Eastern, 1955  Chicago, Milwaukee & St. Paul, 4½%, 1989  Chicago, Milwaukee & St. Paul, 4½%, 1989  Chicago, Rock Island & Pacific, 4%, 1914  Chicago, Rock Island & Pacific, 4%, 1917  Chicago, Rock Island	25.250.00
Chicago & Western Indiana, 4%, 1952 22,812.50 83	20 750 00
Cincinnati, Hamilton & Dayton, 5%, 1942 51,000.00 98	49,000.00
Cleveland, Cin., Chicago & St. Louis, 4%, 1939 59,540.00 88	56,320.00
Colorado & Southern, 4½%, 1935	45 500 00
Columbia & Greenville, 6%, 1916	15,300.00
Columbia & Greenville, 6%, 1916       15,326.25       102         Dayton & Michigan, 4½%, 1931       24,921.87       97         Delaware & Hudson Co., 4%, 1916       24,436.25       97	24,250.00 24,250.00
Duluth, Messabe & Northern, 5%, 1941 78,557.50 102	75.480.00
Erie, 4%, 1996	18.000.00
Erie, 4%, 1951	30,800.00
Erie, 5%, 1916	20,790.00
Cleveland, Cin., Chicago & St. Louis, 4%, 1939       59,540.00       88         Colorado & Southern, 4½%, 1935       48,897.50       91         Columbia & Greenville, 6%, 1916       15,326.25       102         Dayton & Michigan, 4½%, 1931       24,921.87       97         Delaware & Hudson Co., 4%, 1916       24,436.25       97         Duluth, Messabe & Northern, 5%, 1941       78,557.50       102         Erie, 4%, 1998       21,772.17       72         Erie, 4%, 1951       32,575.00       88         Brie, 5%, 1916       21,227.43       99         Erie, 5%, 1917       6,076.98       99	5,940.00

	Book value.	Rate.	Market value.
Erie, 5%, 1923	28,905.00	96	28,800.00
Erie, 5%, 1918	14,827.67	99	14,850.00
Hocking Valley 416 % 1999	24,437.50 25,656.25	98 97	24,500.00 24,250.00
Illinois Central, 4 %%, 1923	24,801.48	97	24,250.00
Erie, 5%, 1918  Erie, 5%, 1915  Hocking Valley, 4½%, 1999  Illinois Central, 4½%, 1923  Illinois Central, 3%, 1951  Iowa Central, 5%, 1938  Kansas City, 3%, 1950  Kansas City, Ft. Scott & Memphis, 6%, 1928  Lake Shore & Michigan Southern, 4%, 1931  Lehigh & Hudson River, 5%, 1920	15.375.00	71	14,200.00
Iowa Centtral, 5%, 1938	10,810.29	87	8,700.00
Kansas City, 3%, 1950 Kansas City Rt Scott & Memphis Rot 1929	17,622.51 30,000.00	69 109	17,250.00 27,250.00
Lake Shore & Michigan Southern, 4%, 1931	46,028.89	89	44,500.00
Lehigh & Hudson River, 5%, 1920	24.975.00	101	25,250.00
Lehigh Vailey Terminal, 5%, 1941	55,875.00	108	54,000.00
Milwaukee Sparte & Northwestern 4%, 1947	23,250.00 23,562.50	88 91	22,000.00 22,750.00
Missouri Pacific, 5%, 1917	24,406.25	95	23,750.00
Missouri Pacific, 6%, 1920	28,250.00	103	25,750.00
Montana Central, 5%, 1937	10,475.00	106 97	10,600.00
New York, Chicago & St. Louis, 4%, 1931	24,406.25 28,421.88	86	24,250.00 21,500.00
N. Y. C. & Hudson River, 41/2%, 1927	28,421.88 29,726.25 24,876.25	95	28,500.00
N. Y. C. & Hudson River, 31/2%, 1998	24,876.25	78	23,400.00
New York, New Haven & Hartlord, 6%, 1914	29,925.00 8,125.00	100 75	30,000.00 -7,500.00
New York Rys. Co., 5%, 1942	11,825.00	60	12,000.00
Northern Pacific, 4%, 1997	26,812.50	98	27,900.00
Northern Pacific-Gt. Northern, Joint, 4%, 1921	46,512.50	95	47,500.00
Ohio River, 5%, 1937	15,300.00 29,687.50	99 110	14,850.00
Oregon Short Line, 4%, 1929	23,406.25	89	27,500.00 <b>22,250</b> .00
Pennsylvania, 31/2 %, 1915	28,406.25 48,752.55	97	48,500.00
Pine Bluff & Western, 5%, 1923	26,093.75	94	23,500.00
Rio Grande Junction, 5%, 1939	22,500.00 24,954.38	101 98	25,250.00 24,500.00
St. Louis Iron Mt. & Southern, 576, 1818	23,000.00	77	19,250.00
St. Louis, Iron Mt. & Southern, 4%, 1929	22,031.25	76	19,000.00
St. Louis, Peoria & Northwestern, 5%, 1948	25,580.00	102	25,500.00
St. Louis & San Francisco, 4 1/2 1/4, 1910	23,170.63 29,141.25	98 108	24,500.00 27,000.00
St. Louis Southwestern, 4%, 1989	23,718.75	85	21,250.00
St. Louis Southwestern, 5%, 1915	19,800.00	99	19,800.00
St. Paul. Minneapolis & Manitoba, 4%, 1940	21,818.18	90 81	21,818.16
Southern Pacific Co. San Fran. Term. 4%, 1950	8,925.00 22,656.25	85	8,100.00 21,250.00
Southern Pacific R. R., of Cal., 5%, 1937	22,656.25 26,250.00	106	26,500.00
Southern Pacific, 4%, 1955	28,937.50	90	22,500.00
Southern Ry. Co., 5%, 1994	54,870.83 9,721.25	103 84	51,500.00 9,240.00
Terminal R. R. Assn. of St. Louis. 44%. 1989	24,250.00	99	24,750.00
Texas & Oklahoma, 5%, 1943	26,864.00	98	24,500.00
Texas & Pacific, 5%, 2000	28,056.25	101	25,250.00
Websel K& 1989	21,123.25 26,687.50	82 102	20,500.00 25,500.00
Washington Terminal Co., 31/4 %, 1945	27,592.67	81	25,920,00
Wisconsin Central, 4%, 1936	23,125.00	87	21,750.00
Kansas City, 7t. Scott & Memphis, 6%, 1928 Lake Shore & Michigan Southern, 4%, 1931 Lehigh & Hudson River, 5%, 1920 Lehigh Valley Terminal, 5%, 1941 Louisville & Nashville, 4%, 1955 Milwaukee, Sparta & Northwestern, 4%, 1947 Missouri Pacific, 6%, 1920 Montana Central, 5%, 1937 New Mexico Ry. & Coal Co., 5%, 1947 New York, Chicago & St. Louis, 4%, 1931 N. Y. C. & Hudson River, 4½%, 1927 N. Y. C. & Hudson River, 3½%, 1998 New York Rys. Co., 5%, 1942 New York Rys. Co., 5%, 1942 Northern Pacific, 4%, 1937 Northern Pacific, 6%, 1922 Oregon Short Line, 6%, 1923 Rio Grande Junction. 5%, 1938 St. Louis, Iron Mt. & Southern, 5%, 1919 St. Louis, Iron Mt. & Southern, 5%, 1919 St. Louis, Iron Mt. & Southern, 5%, 1919 St. Louis, Peoria & Northwestern, 5%, 1948 St. Louis & San Francisco, 4%, 1935 St. Louis & San Francisco, 4%, 1935 St. Louis & San Francisco, 4%, 1935 St. Louis & Southwestern, 5%, 1915 St. Louis & Southwestern, 4%, 1929 St. Louis & Southwestern, 5%, 1915 St. Louis & Southwestern, 4%, 1929 St. Louis & Southwestern, 5%, 1915 St. Louis & Southwestern, 5%, 1915 St. Louis & Southwestern, 5%, 1936 St. Louis & Southwestern, 5%, 1937 Southern Pacific, 4%, 1955 Southern Ry. Co., 5%, 1934 Terminal R. R. Assn. of St. Louis, 4½%, 1939 Texas & Oklahoma, 5%, 1939 Washington Terminal Co., 3½%, 1936 Wisconsin Central, 4%, 1936			
MISCELLANEOUS BONDS: -	40 00F 00		40 440
American Tel. & Tel. Co., 4%, 1929	46,375.00 24,031.25	8 <b>6</b> 100	43,000.00 25,000.00
General Electric Co., 5%, 1952	26,281,25	104	26,000.00
Indiana Steel Co., 5%, 1952	25,281.25	99	24,750.00
Lehigh Valley Coal Co., 5%, 1938	25,000.00 4,825.00	104	26,000.00
Massachusetts Gas Co., 479 %, 1828	25,625.00	96 102	4,800.00 25,500.00
New England Cotton Yarn Co., 5%, 1929	15,000.00 27,734.88	90	13,500.00
N. Y. Gas & Elec. Lt., Heat & Power Co., 5%, 1948	27,734.88	102	25,500.00
New York Tel. Co., 4½%, 1939	19,000.00 27,281.25 25,250.00	95 100	19,000.00 25,000.00
United States Steel Corp., 5%, 1951	25,250.00	113	28,250.00
Western Tel. & Tel. Co., 5%, 1932	25.581.25	94	23,500.00
MISCELLANEOUS BONDS:  American Tel. & Tel. Co., 4%, 1929  Detroit City Gas Co., 5%, 1923  General Electric Co., 5%, 1952  Indiana Steel Co., 5%, 1952  Lehigh Valley Coal Co., 5%, 1938  Massachusetts Gas Co., 4½%, 1929  Milwaukee Electric Ry. & Light Co., 5%, 1926  New England Cotton Yarn Co., 5%, 1929  N. Y. Gas & Elec. Lt., Heat & Power Co., 5%, 1948  New York Tel. Co., 4½%, 1939  United States Steel Corp., 5%, 1951  Western Tel. & Tel. Co., 5%, 1932  Westinghouse Electric & Mfg. Co., 6%, 1915	85,000.00	100	35,000.00
RAILROAD STOCKS:			
	28,025.00	81	20,250.00
250 shs. Baltimore & Ohio, pref	14,993.62 42,281.25	140	14,000.00
500 " Cleveland & Pittsburgh	42,281.25	158	89,500.00

## SUN INSURANCE OFFICE.

			Book value.	Rate.	Market valus.
800	shs.	Illinois Central	27.825.00	87	26,100,00
300	**	Morris & Essex	24.023.79	167	25,050.00
1637	**	Pennsylvania	92,567,72	110	90,035,00
400	**	Pittsburgh, Bessemer & Lake Erie	14.584.38	56	11,200.00
200	**	Rensselaer & Saratoga	87,000.00	175	85,000.00
200	••	Southern Ry., Mobile & O. St'k Tr. Ctfs.	18,400.00	73	14,600.00
150	,,	Union Pacific, pref	13,562.25	85	12,750.00
		MISCELLANEOUS STOCKS:			
7	shs.	General Adjust. Bureau of New York	350.00	100	350.00
10	**	Underwriters' Salvage Co. of New York	1.000.00	150	1.500.00
10	**	Underwriters' Salvage Co. of Chicago	1.000.00	100	1,000.00
100	••	Western Union Tel. Co., Capital	9,187.50	58	5,800.00
		Totals	\$8,782,646.44		\$3,661,373.18

## UNITED STATES BRANCH OF THE SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED.

#### GOTHENBURG, SWEDEN.

Admitted to the United States, August, 1884.

United States Manager, MORRIS L. DUNCAN, 100 William Street, New York.

Trustee, NEW YORK TRUST Co. of New York.

#### DEPOSIT CAPITAL. \$200.000.00.

Amount of ledger assets December 31, 1912 ...... \$1,435,503.84

#### INCOME.

Fire. Gross prems. received during the year \$1,204,638.96 Deduct reinsurance, \$129,039.28 and return premiums, 376,841.85 \$247,802.57 ..... \$827,797.11 Received for premiums ..... Gross interest on bonds ...... \$45,388.27 2,713.60 Gross interest on deposits ...... 136.13 Gross interest on bills receivable ... Gross interest on deposits with Rein-60.42 surance Bureau ..... 48,298.42 Total gross interest ..... 25,000.00 Received from home office ..... 901,095.53 Total income .....

Sum of both amounts ...... \$2,336,599.37

Fire.		
Gross amount paid policy-holders		
for losses (including \$69,994.40		
occurring in previous years) \$469,931.65		
Deduct amount received for salvage,		
\$1,470.92		
for reinsurance in other companies,		
<b>\$</b> 76,456.91		
and for discount,		
\$250.48 78,178.31		
Net amount paid policy-holders for losses	\$391,753.34	
Expenses of adjustment and settlement of losses	10,966.76	
Commissions or brokerage	224,052.67	
Allowances to local agencies for miscellaneous	,	
agency expenses	1,277.83	
Salaries, \$11,512.77, and expenses, \$14,139.91, of	_,	
special and general agents	25,651.78	
Salaries, fees, and all other charges of officers,	,	
directors, trustees, and home-office employees	29,813.20	
Rents	4,440.00	
Advertising, \$1,026.30; printing and stationery,	,	
\$6,534.58	7,560.88	
Postage, telegrams, telephone and express	2,350.40	
Legal expenses	629.57	
Furniture and fixtures	397.89	
Maps, including corrections	2,275.91	
Underwriters' boards and tariff associations	9,177.67	
Fire department, fire patrol and salvage corps	·	
assessments, fees, taxes, and expenses	6,770.38	
Inspections and surveys	2,953.06	
State taxes on premiums	10,872.00	
Insurance-department licenses and fees	5,266.01	
Federal corporation tax	142.98	
Municipal licenses	716.03	
Local taxes	536.00	
Bank exchange	350.87	
Insurance publications	183.58	
Office supplies	148.91	
Mercantile reports	710.00	
Miscellaneous expenses	229.46	
Remitted to home office	3,282.16	
Total disbursements	•••••	742,509.34
Balance	• • • • • • • • • • • • • • • • • • • •	\$1,594,090.03

\$1,258,604.74	
98.15	
27.552.43	
•	
•	
•	
•	•
-	
1,211.64	
	\$1,594,090.0
• • • • • • • • • • • • • • • • • • • •	15,537.0
• • • • • • • • • • • • • • • • • • • •	\$1,609,627.9
red.	
<b>\$</b> 35, <b>4</b> 73.38	
2,253.43	
3,007.45	
=.	
1.211.64	
-	
01,502.12	
	126,350.4
	\$1,483,276.6
	• •
<b>\$</b> 18,955.80	
52,453.76	
9,641.72	
\$81.051.28	
12,727.68	
	98.15 27,552.43 151,138.84 135,655.28 2,253.43 17,575.52 1,211.64

	SVEA FI	RE AND LIFE IN	SURANCE	COMPANY	. 931
Unearned premiums on fire risks				1,029.24	
Total liabilities, except deposit capital					
8	Surplus as regards	policy-holders			635,800.77
	Total		• • • • • • • • • • • • • • • • • • • •		\$1,483,276.42
		SPECIAL DEPO	ATTE		
	(Chamba dana			II nolice-bold	\
	, ,	its not held for prot Municipality, Etc.			Corresponding liabilities.
Georgi	la		• • • • • • •	\$10,200.00	\$16,609.18
		RISKS AND PREMI	TWE 1912		
		Fire.	JAB, 1010.	Risks.	Premiums.
In for Writte	rce December 31, 191 en or renewed during	2 the year		\$120,447,95° 103,394,224	7 \$1,487,252.68
T Deduc	otals	arked off as terminate	×d	\$223,842,181 88,117,500	\$2,641,891.59 1,081,412.90
I Deduc	n force at the end of it amount reinsured .	the year 1913		\$185,724,678 15,944,25	\$1,610,478.69 172,743.08
N	let amount in force D	ecember 31, 1913		\$119,780,418	\$1,487,785,61
_		•			• • • • • • • • • • • • • • • • • • • •
<b>W</b>		TULATION OF FIRE RI			Danima
Yea: Writt	r en. Term.	Amount.	ross premit charged.		Premiums I. unearned.
1913	One year or less	\$40,567,828	\$502,520	0.56 1-2	
1912   1913   1911	Two years	\$40,567,828 532,151 715,652 14,627,601	5,521 7,000 156,798	53 1–4 ).31 3–4	\$251,260.28 1,380.38 5,250.28 26,133.11
1912	Three years	17.906.033	191,151	00 12	<b>ዕ</b> ደ ደላደ ደለ
1913   1910		22,639,607 115,391 257,321 150,543	284,882 1.560	2.31 5-6 0.16 1-8 0.99 3-8	195,698.5 <b>6</b> 195.02
1911	Four years	257,321	1,560 2,366	3.99 3-8	887.62
1912 1913	Four years	150,548 197,565	1,598 1,859	3.09 5-8 3.52 7-8	998.81 1,627.08
19091		8,110,732 3,957,710	51.116	3.75 1-10	K 111 AQ
1910 1911	Five years	3,957,710	69,021 57,718	3.48 1-2 3.00 7-10	20,706.50
1912	Five yours	4,006,902 4,975,240	62,915	5.00 7-10	28,859.24 44,040.50
<b>19</b> 18 j	0	5,974,411	91,141	.72 9-10	82.027.55
	Over five years	45,731	612	.86 pro rate	428.40
	Totals	\$119,780,418	\$1,437,735	5.61	\$760,175.46
Large any rein pan	GENERAL INTERROGATORIES.  Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted com-				
Poll		•••••		- · · · · · · · · · · · · · · · · · · ·	\$100,000.0 <b>0</b>
Gross	risks written	BUSINESS IN CONNEC			Fire. \$2,372,018.00
Les	s \$397,239.00 risks c panies authorized in	anceled, and \$252,464 Connecticut	reinsui	rance in com-	649,703.00
•	***				

			Fire.
Gross premiums on risks written			\$20,970.32
Less \$2,782.48 return premiums, and \$2,461.12 surance in companies authorized in Connect	icut	rein-	5,243.00
Net premiums received			\$15,727.22
			\$12,630.59
Less losses on risks reinsured in companies author	orized in Conn	eticut	3,170.88
Net losses paid			\$9,459.71
Less losses on risks reinsured in companies authorized	orized in Conn	eticut	\$12,604.48 3,173.58
Net losses incurred			\$9,430.90
Schedule D. Bonds owned by			
STATE, COUNTY, AND MUNICIPAL BONDS: -	Book value.	Rate.	Market value.
Cleveland, Ohio, 4%, 1919 Massachusetts State, 3½%, 1938	\$101,187.50	101	\$101,000.30
Massachusetts State, 3½%, 1938	102,737.95	91	81,900.00
Massachusetts State, 3½%, 1938  New Orleans, La., 4%, 1950  New York State, 4%, 1942  New York City, 3½%, 1915  New York City, 3½%, 1915  New York City, 3½%, 1920  New York City, 3½%, 1927  New York City, 3½%, 1914  New York City, 3½%, 1916  New York City, 4½%, 1960  New York City, 4½%, 1960  New York City, 4%, 1960  Troup County, 6a, 5%, 1941	24,512.50	93	23,250.00
New York State, 4%, 1942	49,768.75	98	49,000.00
New York City, 3½%, 1915	26,375.00	99 99	24,750.00 24,750.00
New York City, 3 % 1920	26,375.00 9.215.00	93	9.300.00
New York City, 316 % 1927	32,400.00	92	27,600.00
New York City, 3%, 1914	9.542.00	100	10,000.00
New York City, 31/2 %, 1916	127,500.00	98	117,600.00
New York City, 41/4 %, 1960	106.476.56	100	105,000.00
New York City, 3%, 1941	15,085.28	79	15,010.00
Troup County, Ga., 5%, 1941	10,780.00	102	10,200.00
RAILBOAD BONDS: —	50 10E 00		44 700 00
Atchison, Topeka & Santa Fè, 4%, 1995	50,127.66	93	46,500.00
Atlantic Coast Line, 4%, 1952 Baltimore & Ohio, 4%, 1948 Baltimore & Ohio, 3½%, 1925 Chesapeake & Ohio, 4½%, 1992 Chicago, Rock Island & Pacific, 4%, 1934	22,111.25 24,523.75	91 92	22,750.00 23.000.00
Raltimore & Ohio, 314 % 1925	8,537.50	84	8.400.00
Chesapeake & Ohio. 4 % %. 1992	26,218.75	93	23,250.00
Chicago, Rock Island & Pacific, 4%, 1934	8.812.50	72	7,200.04
Delaware & fludson Co., 4%, 1945	49.737.50	94	47,000.00
Erie, 4%, 1951	17,358.75	88	17,600.00
Flint & Pere Marquette, 5%, 1939	15,918.75	89	13,350.00
Georgia Midiand, 5%, 1946	21,600.00	63	18,900.00
Lake Shore & Michigan Southern, 4%, 1931	46,230.00 11,370.00	89 118	44,500.00 11.800.00
Norfolk & Western, 6%, 1931 Norfolk & Western, 4%, 1941 Northern Pacific, 4%, 1997	22,693.75	89	22,250.00
Northern Pacific. 4%. 1997	51,312.50	93	46,500.00
Oregon R. R. & Navigation Co., 4%, 1946	10,080.00	91	10,920.00
Oregon R. R. & Navigation Co., 4%, 1946 Oregon Short Line, 5%, 1916 St. Louis & San Francisco, 4%, 1951	14,238.75	106	13,780.00
St. Louis & San Francisco, 4%, 1951	27,337.50	71	21,300.00
Du lau, minucapons & manicols, 472 %, 1933	20,200.00	101	20,200.00
Southern, 5%, 1994	3,481.5 <u>4</u> 50,781.25	103 96	3,090.60
Union Pacific, 4%, 1947 Western Pacific, 5%, 1933 West Shore, 4%, 2861 Wheeling & Join First For 1996	23,718.75	75	48,000.00 18,7 <b>5</b> 0.00
West Shore. 4%. 2361	28,498.75	91	27,300.00
Wheeling & Lake Erie, 5%, 1926	10,062.50	101	10,100.00
MISCELLANEOUS BONDS:			
Central Leather Co., 5%, 1925	24,750.00	98	24,500.09
Mortgage Bond Co. of New York 5%, 1982	10,000.00	99	9,900.00
Providence Securities Co., 4%, 1957	16,947.50	70	14,000.00
Totals	\$1,258,604.74		\$1,174,200.00

## UNITED STATES BRANCH OF SWISS NATIONAL INSURANCE COMPANY, LIMITED,

#### BASLE, SWITZERLAND.

Admitted to the United States, January 1, 1911.

United States Manager, SNOW & COMPANY, Hartford, Conn.

Trustee, CONNECTICUT TRUST & SAFE DEPOSIT COMPANY, Hartford, Conn.

# DEPOSIT CAPITAL. \$200,000.00

Amount of ledger assets December 31, 1912 ...... \$1,211,857.52

<del></del>	VOME. Fire.		
Gross reinsurance premiums received during the year  Deduct return premiums	\$1,752,112.66 371,696.84		
Received for reinsurance premium Gross interest on bonds	\$47,095.96 3,633.39	\$1,380,415.82	
Total gross interest	ger assets, viz.	50,729.35 8,850.00 75.00	
Total income			1,440,070.17
Sum of both amounts	•••••		\$2,651,927.69
DISBU	rsements.		
Gross amount paid for losses (including \$94,070.96 occurring in previous years)	\$700,772.50 7,301.30		

Net amount paid for losses ...... \$693,471.20

Commissions or brokerage		407,300.87	
Allowances to U. S. Managers for miscella	neous	-	•
expenses		5,000.00	
Salaries, fees, and all other charges of of	ficers,		
directors, trustees, and home-office employee		35,491.19	
Advertising		194.82	
Postage, telegrams, telephone and express		56.27	
Maps, including corrections		300.00	
Underwriters' boards and tariff associations .		576.82	
State taxes on premiums		988.52	
Insurance-department licenses and fees		1,269.29	
Premiums on bonds		239.05	
Bankers' brokerage on purchase of bonds	• • • • •	187.50	
Bankers' commission on current account	• • • •	475.50	
Exchange on checks on Chicago		20.40	
Remitted to home office	• • • • •	50,500.00	
Total disbursements			1,196,071.43
Balance	• • • • • • • •	• • • • • • • • • • • • • • • • • • • •	<b>\$1,455,856.26</b>
LEDGER ASSE	TS.		
Book value of bonds (Schedule D)	\$1.	317,511.25	
Deposits in trust companies and banks on int		97,819.24	
Agents' balances, under three months due		40,525.77	
The lades contain a mar belong			.41 455 050 00
Total ledger assets, as per balance		• • • • • • • •	\$1,455,550.20
NON-LEDGER ASSE			
•		Accrued.	
Interest on bonds \$5,80	JU.UU :	\$11,014.57	
Total interest due and accrued			16,814.57
Gross assets			\$1 472 670 83
		• • • • • • • • • • • • • • • • • • • •	<b>41,112,010.00</b>
DEDUCT ASSETS NOT A	DMITTED.		
Cash not in control of trustees		\$97,819.24	
Book value of bonds over market value (Sched	. <b>D</b> )	36,111.25	
Total			133,930.49
Total admitted assets	• • • • • • • • •	• • • • • • • •	\$1,338,740.34
LIABILITIES			
Gross claims for losses reported and unadjuste		eserve for	
losses incurred prior to December 31, not rep	orted		\$175,218.00
Unearned premiums on fire risks			889,308.91
Estimated federal, state, and other taxes, hereaf			1,500.00
Total liabilities, except deposit capital			<b>\$</b> 1,066,026.91

5 17 255	MATIONAL INSC	MANCE O	UMPANI.	800
Deposit capital required	by statute		\$200,000,00	
Surplus over all liabilit	ios	• • • • • • •	72,713.43	
Surpius Over all Habilit	ACG	-	12,110.40	
Surplus as regards	policy-holders		••••••••	272,713.43
Total	•••••••	• • • • • • • • • •		\$1,338,740.34
Ris	KS AND REINSURANCI	PREMIUMS.	1918.	
	Fire.			Reinsurance
In force December 21 1016	•		Risks.	Premiums.
In force December 31, 1912 Written or renewed during	the year		177,805,209	\$1,272,987.71 1,752,112.66
		-	<del></del>	\$3,025,100.87
Totals Deduct those expired and r	narked off as termin	ated	132,615,186	1,416,185.12
In force at the end o	f the year 1913		\$156,694,593	\$1,608,915.25
Deduct amount reinsured .		-		00.0
Net amount in force 1	December 31, 1913 .	• • • • • • • • • • • • • • • • • • • •	\$156,694,593	\$1,608,915.25
RECAPITULATI	on of Fire Risks a	ND REINSUR	INCE PREMIUM	3.
Year	•	Fross Reinsur premium:		Reinsurance premiums
Written. Term.	Amount.	charged.		
1913 One year or less	\$100 476,378	\$1,009,38	0.84 1-2	\$504,690.42
1912 } Two years	1,851,208 2,848,757 6,750,644 11,525,084	16,856 24,908 60,148 129,068 168,748	3.22 1-4 3.15 3-4 5.35 1-6 3.36 1-2	4,089.05 18,681.12
1911 1912 Three years	6,750,644	60,14	5.35 1-6	10,024,23
1912 Three years 1913	11,525,084	129,063	3.36 1-2	64,531.68
1911		4.417	9.95 5-6 7.00 3-8	140,666.63 1,656.36
1911 1912 1913 1913	390,686 708,435 732,505	9,367	7.00 8-8 7.86 5-8 1.22 7-8	5.854.90
1913	782,505 8,188,471	4,417 9,367 7,464 88,870	1.22 7-8 ).21 1-2	6,531.21
1912 Five years	4.180.475	65.898	3.27 7-10	6,531.21 19,185.10 46,128.78
1911 1912 1918 Five years 1918	4,180,475 6,590,473	65,898 74,748	3.82 9-10	67,269.43
Totals	\$156,694,593	\$1,608,915	5.25	\$889,308.91
	GENERAL INTERP	OGATORIE	8.	
Largest gross aggregate an where in the United S reinsurance, whether the	Itates, without any	deduction	whatever for	
panies?	be in admitt	ed or non-s	Answer	\$20,000.00
	BUSINESS IN CONNE	CTTCTT 1919	<b>1</b>	Fire.
				\$8,154,846.00
Gross risks written Less \$784,310.00 risks of	anceled, and \$0.00	reinsurance	in companies	
authorized in Connec	eticut	• • • • • • • • • •	• • • • • • • • • • • • •	784,310.00
Net risks written				\$2,370,536.00
Gross reinsurance premium	s on risks written .		,	\$30,529.81
Gross reinsurance premium Less \$5,306.27 return pr in companies author	emiums, and \$0.00	premiums fo	r reinsurance	5,306.27
Net reinsurance premi				\$25,223.54
				\$7,094.05
Less losses on risks rein	sured in companies	authorized i	n Connecticut	0.00
Net losses paid				\$7,094.05
Less losses on risks rein	sured in companies	authorized in	Connecticut	\$7,671.05 0.00
Net losses incurred		• • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	\$7,671.05
Schedu	ule D. Bonds owned	by the Co	npany.	
Government 1	Bonds:	Book	value. Rate.	Market value.
United States, 4%, 1925				

STATE AND MUNICIPAL BONDS:	Book value.	Rate.	Market value.
New York State, 4%, 1960	51,062.50	97	48,500.00
New York City, 4%, 1959	75.812.50	96	72,000.00
New York City, 41/4 %, 1960	152,250.00	100	150,000.00
New York City, 41/4 %, 1960	253,500.00	100	250,000.00
St. Louis, 4%, 1929	50,250.00	99	49,500.00
RAILBOAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1995	39,795.00	93	37,200.00
Chesapeake & Ohio, 41/2 %, 1992	19,911.25	93	18,600.00
Chicago, Burl. & Quincy, 4%, 1958	38,100.00	92	36,800.00
Chicago, Mil. & Puget Sound, 4%, 1949	55,037.50	89	53,400.00
Chicago, Mil. & St. Paul, 4%, 1989	39,675.00	93	87,200.00
Chicago & Northwestern, 4%, 1987	38,893.75	94	37,600.00
Erie, 4%, 1996	4,400.00	83	4.150.00
Kansas City Terminal, 4%, 1960	46,875.00	92	46,000.00
Lake Shore & Mich. Southern, 4%, 1931	36,993.75	89	35,600.00
Lake Shore & Mich. Southern, 41/2%, 1914	49,700.00	100	50,000.00
Missouri Pacific, 4%, 1945	3,875.00	62	3,100.00
New York, Ontario & Western, 4%, 1955	43,187,50	85	42,500.00
Northern Pacific, 4%, 1997	40,100.00	93	87,200.00
Reading Co. & The P. C. & I Co., 4%, 1997	24,593.75	93	23,250.00
Southern Pacific, 4%, 1955	37,375.00	90	36,000.00
Union Pacific, 4%, 2008	29,248.75	91	27,300.00
Virginian, 5%, 1962	73,375.00	98	73,500.00
Totals	\$1,317,511.25		\$1,281,400,00

## UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY, LIMITED,

#### LONDON, ENGLAND.

Admitted to the United States, December, 1909.

United States Manager, A. H. WRAY, 55 John Street, New York City.

Trustees, John Claflin, Walter P. Bliss, Fred B. Campbell, of New York.

## 

INC	OME.		
	Fire.		
Gross prems. received during the year	<b>\$722,940.98</b>		
Deduct reinsurance,			
<b>\$</b> 181,9 <b>54.6</b> 5			
and return premiums,			
\$150,871.54	332,826.19		
Received for premiums		<b>\$</b> 390,114,79	
Gross interest on bonds		•	
Gross interest on deposits	• •		
Total gross interest		40,486.53	
Received from home office		362,469.69	
Gross increase, by adjustment, in booledger assets, viz.:	k value of	<b>,.</b>	
Bonds		114.20	
Total income	- 		793,185.21

DISDOUGHRENTS.		
Gross amount paid policy-holders		
for losses (including \$18,093.25		
occurring in previous years) \$242,778.05		
Deduct amount received for salvage,		
\$722.12		
• • • • • • • • • • • • • • • • • • • •		
and for reinsur. in other companies,		
\$82,573.32 83,295.44 		
Net amount paid policy-holders for losses	\$159,482.61	
Expenses of adjustment and settlement of losses	4,601.28	
Commissions or brokerage	73,019.50	
Allowances to local agencies for miscellaneous	,	
agency expenses	1,216.53	
Salaries, \$10,161.60, and expenses, \$9,869.22, of	1,210.00	
special and general agents	20,030.82	
Salaries, fees, and all other charges of officers,	20,000.02	
directors, trustees, and home-office employees	072.00	
	973.00	
Rents	2,580.00	
Advertising, \$1,009.18; printing and stationery,		
\$5,894.38	6,903.56	
Postage, telegrams, telephone and express	2,073.75	
Furniture and fixtures	195.10	
Maps, including corrections	2,132.32	
Underwriters' boards and tariff associations	7,930.02	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	3,179.86	
State taxes on premiums	9,147.63	
Insurance-department licenses and fees	768.85	
City and county licenses and fees	393.12	
Franchise tax	200.63	
Exchange	33.32	
Remitted to home office	77,332.42	
Gross decrease, by adjustment, in book value of	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
ledger assets, viz.:		
Bonds	109.49	
Total disbursements		372,303.81
Balance		
2414400		<b>V-</b> ,000,000
LEDGER ASSETS.		
Book value of bonds (Schedule D)	\$1,270,706.83	
Deposits in trust companies and banks not on in-	, ,	
terest	21,177.75	
Deposits in trust companies and banks on interest	56,014.95	
Agents' balances, under three months due	79,516.98	
Agents' balances, over three months due	3,470.85	
Total ledger assets, as per balance		\$1,430,887.36
Total leager asserts, as per paramee		42,200,000,00

Non-Ledger assets.		
Interest accrued on bonds	• • • • • • • • • • • • • • • • • • • •	11,440.00
Gross assets	•••••	\$1,442,327.36
DEDUCT ASSETS NOT ADMITTE	TD.	
Cash not in control of trustees	\$77,192.70	·
prior to October 1, 1913	3,470.85	
Book value of bonds over market value (Sched. D)	101,126.83	
Total	•••••	181,790.38
Total admitted assets	•••••	\$1,260,536.98
LIABILITIES.		
Gross losses adjusted and unpaid	<b>\$</b> 2,207.40	
Gross claims for losses reported and unadjusted	15,987.62	
Gross claims for losses resisted	1,550.00	
Total	\$19,745.02	
Deduct reinsurance due or accrued	4,640.00	
Net amount of unpaid losses and claims		\$15,105.02
Unearned premiums on fire risks		370,724.43
Salaries, rents, expenses, bills, accounts, fees, etc., du		510.00
Estimated federal, state, and other taxes, hereafter pa		9,313.48
Contingent commissions or other charges due or accru	•	5,486.65
Total liabilities, except deposit capital		\$401,139.58
Deposit capital required by statute	\$200,000.00	
Surplus over all liabilities	659,397.40	
Surplus as regards policy-holders		859,397.40
Total		<b>\$1,260,536.98</b>
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 81, 1912	\$51,214,554 64,428,631	\$658,811.47 722,940.98
reinsurance	•••••	3,876.57
Totals Deduct those expired and marked off as terminated	\$115,643,185 48,440,717	\$1,385,629.02 614,921.82
In force at the end of the year 1913	\$67,202,468 6,763,668	\$770,707.20 80,869.80
Net amount in force December 31, 1913	\$60,438,800	\$689,837.40

	ITULATION OF FIRE RIS	KS AND PREMIT	MS.	
Year		ross premiums		Premiums
Written. Term.	Amount.		Unearned.	. unearned.
1913 One year or less	\$32,789,284	\$858,981.40	1-2	\$179,490.70
1912   1913   Two years	84,500 698,432	480.41 4,912.65	1-4 3-4	120.10 <b>3,684.49</b>
1911   1912   Three years 1913	6,500,498	81,402.53	1-6	13,567.09
1912 Three years	R 704 459	87,274.25	1-2	43,637.13
1913 J	10,755,694	120,982.27	56	100,818.56
1912 } 1913 } Four years	16,500 275,907	63,71 4,757.79	5–8 7–8	39.82 4,163.07
1909	13.800	469.55	1-10	46.95
1910	275,907 13,800 7,300 52,176	223.43	8-10	67.03
1911 } Five years 1912	02,110	974.70	1-2	487.35
1912	750,208 1,667,543	8,879.66 20,174.13	7–10 <del>9–</del> 10	6,215.76 18,156.72
Over five years	32,500	260.92	pro rata	229.66
Model -				
Totals	\$60,438,800	\$689,837.40		\$870,724.48
Largest gross aggregate anywhere in the United reinsurance, whether the panies?	GENERAL INTERRO amount insured in an States, without any same be in admitted	y one hazard deduction whate or non-admitt	located ever for ed com- . Answer	\$100,000.00 Fire.
Gross risks written				\$160,600.00
Less \$26,000.00 risks con panies authorized in	anceled, and \$24,000.00 Connecticut	O reinsurance	n com-	50,000.00
Net risks written				\$110,600.00
Green premiume on ricks w	reitten			\$1,382.38
Less \$96.80 return prem	iums, and \$483.00 pre	miums for rein	surance	42,002.00
in companies author	rized in Connecticut .		• • • • • •	529.80
Net premiums received	1			\$852.58
Losses paid			,	\$346.13
Less losses on risks rein	sured in companies au	horized in Con	necticut	0.00
Net losses paid				\$346.18
Losses incurred				\$346.13
Less losses on risks rein	sured in companies aut	horized in Con	necticut	0.00
Net losses incurred				\$346.13
	lule D. Bonds owned	-	<b></b>	<b>No.</b> about a class
GOVERNMENT E				Market value.
District of Columbia, 3.659	6, 1824	<b>\$</b> 111,906.20	104	\$104,000.00
STATE, COUNTY, AND MU	NICIPAL BOWNS			
Massachusetts State 20/ 1	DONDO . —	49,956.80	87	43,500.00
New York City, 31/4, 194	0	44,875.00	87	43,500.00
New York City, 31/2%, 18	41	22,156.25	87	21,750.00
New York City, 31/2 %, 194	9	21,812.50	85	21,250.00
New York City, 3½%, 1904	•	162,923.75 4,967.90	85 79	158,950.00 3,950.00
STATE, COUNTY, AND MU Massachusetts State, 3%, 194 New York City, 3½%, 195 New York City, 3½%, 1955 New York City, 3½%, 1955 New York City, 3½%, 1955	i	82,258.75	85	68,000.00
New York City, 31/2 %, 1951	<u> </u>	82,258.75 120,120.00	85	68,000.00 112,200.00
New York City, 3½%, 195		105,375.00 18,130.00	85 85	85,000.00 15,300.00
New York City, 3 1/2 %, 1954		10,204.69	85	8,500.00
New York City, 31/2%, 1954		10,204.69	85	8,500.00
New York City, 31/2 %, 1954	Ł	51,023.46	85	42,500.00
New York City, 4%, 1955		39,900.00 151,000.00	95 95	38,000.00 142,500.00
New York City, 4%, 1955		50,060.00	95	47.500.00
New York City, 4%, 1955 New York City, 4%, 1955 New York City, 4%, 1956 New York City, 4%, 1956 New York City, 4½%, 1956		11,001.85	104	10,400.00
		•		

## UNION ASSURANCE SOCIETY.

RAILEOAD BONDS:	Book value.	Rate.	Market value
Atchison, Topeka & Santa Fè, 4%, 1928 Atchison, Topeka & Santa Fè, 4%, 1958	11,490.00 20.075.00	92 87	11,040.00 19.140.00
Chicago, Milwaukee & St. Paul, 4%, 1934 Lehigh & New York, 4%, 1945	95,000.00 18,658.56	89 87	89,000.00 17,400.00
Pennsylvania, 4½%, 1921 Pennsylvania, 4½%, 1915	18,696.92 9.852.37	100 100	18,000.00
Pennsylvania, 41/2 %, 1916	9,852.38	99	9,900.00
Pennsylvania, 4½%, 1917	9,852.88 9,852.38	99 99	9,900.00 9,900.00
Totals	\$1,270,706.83		\$1,169,580.00

## UNITED STATES BRANCH OF THE UNION FIRE INSURANCE COMPANY,

#### PARIS, FRANCE.

Admitted to the United States, September, 1910.

United States Managers, STARKWEATHER & SHEPLEY, Inc., 17 Custom House St.,

#### Providence, R. I.

Trustees, FARMERS' LOAN & TRUST COMPANY, of New York City.

### DEPOSIT CAPITAL. \$200,000.00

#### INCOME.

Fire.

Gross prems, received during the year	<b>\$</b> 687,976.30		
Deduct reinsurance,			
\$142,863.61			
and return premiums,			
\$154,350.47	297,214.08		
Received for premiums		\$390,762.22	
Gross interest on bonds	\$27,769.45		
Gross interest on deposits	3,548.01		
Gross interest on deposit with	-		
Philadelphia Underwriters' Asso-			
ciation	3.15		,
Total gross interest		31,320.61	
-			
Total income	• • • • • • • • • • • • • • • • • • • •		422,082.83
Sum of both amounts			\$1,306,160.00

Fire.		
Gross amount paid policy-holders		
for losses (including \$25,815.71		
occurring in previous years) \$252,975.01		
Deduct amount received for salvage,		
\$8,450.86		
for reinsur. in other companies,		
\$55,290.83		
and for discount,		
•		
<b>\$</b> 159.15 63,900.84		
Net amount paid policy-holders for losses	\$189,074.17	
Expenses of adjustment and settlement of losses	2,878.77	
Commissions or brokerage	126,550.68	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	300.00	
Advertising, \$357.71; printing and stationery,		
\$6.00	363.71	
Legal expenses	96.91	
Underwriters' boards and tariff associations	3,336.92	
Fire department, fire patrol and salvage corps	0,000.82	
assessments, fees, taxes, and expenses	2,767.85	
Inspections and surveys	795.91	
State taxes on premiums	7,868.88	
Insurance-department licenses and fees	3,003.31	
<u>-</u>	•	
City taxes and licenses	2,294.20	
Surety bonds	146.62	
Commission on investment purchases	25.00	
Remitted to home office	2,163.38	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	341,666.31
Balance	•••••••	<b>\$</b> 964,493.69
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$698,330.00</b>	
	163,903.38	
Deposits in trust companies and banks on interest	•	
Agents' balances, under three months due	102,160.31	•
Deposit with Philadelphia Underwriters' Association	100.00	
Total ledger assets, as per balance	•••••	<b>\$964,493.69</b>
NON-LEDGER ASSETS.		
5.55.		8,834.96
Interest accrued on bonds		0,004.80
Gross assets	• • • • • • • • • • • • • • • • • • • •	\$973,328.65

### DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees  Book value of bonds over market value (Schedule D)	Accrued. \$37,042.12 22,006.00	
Total	•••••	59,048.12
Total admitted assets	••••••	\$914,280.53
LIABILITIES.		
Gross losses adjusted and unpaid	\$6,716.13	
31, not reported	41,616.18	
Gross claims for losses resisted	5,833.33	
Total	\$54,165.64	
Deduct reinsurance due or accrued	13,900.75	
Net amount of unpaid losses and claims		\$40,264.89
Unearned premiums on fire risks		
-		304,689.20
Estimated federal, state, and other taxes, hereafter pay		7,500.00
Contingent commissions or other charges due or accru	ed	33,712.90
Total liabilities, except deposit capital  Deposit capital required by statute  Surplus over all liabilities		\$386,166.99
Surplus as regards policy-holders	•••••	528,113.54
Total	•••••	\$914,280.53
SPECIAL DEPOSITS.		
(Showing deposits not held for protection of a	n policy-holder	z.)
State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia	\$10,000.00 23,250.00	\$1,493.15 11,726.46
Special deposits in excess of corresponding liabilities, \$20,	031.39.	
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums. \$554,133.14
In force December 31, 1912	\$59,775,384 67,624,327	687,976.30
Total Deduct those expired and marked off as terminated	\$127,399,711 50,659,824	\$1,242,109.44 525,312.10
In force at the end of the year 1913  Deduct amount reinsured	\$76,739,887 15,240,528	\$716,797.34 160,218.82
Net amount in force December 31, 1913	\$61,499,859	\$556,578.52

		RECAPI	TULATION OF FIRE	RISKS AND PREMI	IUMS.	
Year	_			Gross premiums		Premiums
Written.	Term.		Amount.	charged.	Unearned.	unearned.
19121	year or	1056	\$82,954,270 95,711	\$292,388.58 602.13	1-2 1-4	\$146,194.29 150.53
1913 } Two	years		86,880	681.04	0.4	510.78
1911)			4.681.212	38,986.18	1-6 1-2 5-6 1-8 3-8 5-8 7-8	6,497.70
1912 Thre	e years		6,318,517 8,260,399	55,454.92 73,392.40	1-2	27,727.46 61,160.33
19101			24.200	206.08	1-8	25.76
1911 ( For	r years		24,200 6,741	226.57	3-8	84.96
1912   Four	. Acars		5,300 17,700	63.88	5–8	39.93 128.28
1909			327,240	146.60 3,097.94 8 755 90	1-10	
1910			000 700	8,755.90	3-10	2,626.77
1911 } Five	years		2,701,687	8,755.90 24,711.16 25,972.28 21,825.42	1-2	12,355.58
1912   1913			2,800,788 2,881,828	25,972.28 81,625.42	7–10 9–10	18,180.60 28,462.88
Ove	r five ye	ars	2,701,687 2,305,788 2,861,626 12,500	267.44	pro rata	288.56
	Totals	-		\$556,578.52		\$304,689.20
			GENERAL INTER	ROGATORIES.		
Largest gr	ross agg				d located	
anywher	e in the	United	mount insured in States, without ar same be in admi	y deduction wha	tever for	
reinsurai	ace, whe	ther the	same be in admi	tted or non-admi	tted com-	\$40,000.00
barries:	•••••	• • • • • • •	••••••		· · Andwer	#40,000.00
			BUSINESS IN CONN	ECTICUT, 1913.		Fire.
Gross risks	written		anceled, and \$425,7			\$1,965,662.35
Less \$55	3,027.33	risks c	anceled, and \$425,7	11.00 reinsurance	e in com-	050 500 00
panies authorized in Connecticut				978,738.88		
Net risks written					\$986,924.02	
Gross prem	iums on	risks w	rittenemiums, and \$5,145			\$20,897.07
Less \$5,0	080.61 re	eturn pro	emiums, and \$5,145	5.95 premiums for	r reinsur-	10.000 70
ance	in com	panies a	uthorized in Connec	cucut	• • • • • • • •	10,226.56
Net p	remiums	receive	d			\$10,670.51
Losses paid	i					\$3,853.18
Less loss	ses on ri	sks rein	sured in companies	authorized in C	onnecticut	1,620.78
Net lo	eces nei	A .				\$2,232.40
·Less loss	es on ri	sks rein	sured in companies	authorized in C	onnecticut	1,648.64
Net 10	eses incu	mred	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • •	\$2,056.14 •
	a		ule D. Bonds own			361-41
D.	HOVER	NMENT	Bonds: — etual	BOOK VAIL	ie. Kate.	Market value.
French Re	papiic, s	%, perp	etuai	\$58,000	.00 85	\$53,074.00
			ONDS: -			
Atlanta, G	eorgia, 4	14%, 1	922	10,050		10,000.00
Cleveland,	Ohio, 49	6, 1940		100,750	.00 103	103,000.00
New York	Virginia	4%, 196 4%, 1	922 30 948	211,575 24,580		210,000.00 23,250.00
rescumond,				27,000	43	23,200.00
			ONDS: -			
Atchison, T	Topeka &	Banta I	<b>76</b> , 4%, 1995	98,375. 98,500.	.00 <b>93</b>	• 93,000.00 92,000.00
Central Pa	cific. 4%	1949	3	96,500	.00 92	92,000.00
	, - /0			= 2,000		0-,000.00

Totals ...... \$698,330.00

\$676,324.00

Deduct reinsurance, \$112,821.47

and return premiums,

### UNITED STATES BRANCH OF THE URBAINE FIRE INSURANCE COMPANY,

#### PARIS. FRANCE.

### Admitted to the United States, 1913.

United States Managers, FRED S. JAMES & Co., 123 William St., New York City.

Trustees, GUARANTY TRUST COMPANY, New York City.

### DEPOSIT CAPITAL. \$200,000.00.

		•	
Amount of ledger assets I	December 31, 1912		0.00

INCOME.

# Gross prems. received during the year \$515,795.45

Fire.

**\$**95,001.45 ..... 207,822.92 Received for premiums ..... \$307.972.53 Gross interest on deposits ...... 490.19 Total gross interest ..... 12,724.78 Received from home office ..... 536,146.57 Balance transferred to U. S. branch, derived from surplus line business ..... 9,414.72

Total income ...... 866,258.60

\$866,258.60 Sum of both amounts .....

Fire.		
Gross amount paid policy-holders		
for losses (including \$2,797.17		
occurring in previous years) \$111,211.84		
Deduct amount received for salvage,		
\$275.10		
for reinsurance in other companies,		
\$19,649.89		
and for discount,		
<b>\$38.28</b> 19,963.27		
Net amount paid policy-holders for losses	\$91,248.57	
Expenses of adjustment and settlement of losses	375.03	
Commissions or brokerage	100,904.73	
Advertising, \$1,017.44; printing and stationery,	- -	
\$1.50	1,018.94	
Underwriters' boards and tariff associations	1,394.23	
Fire department, fire patrol and salvage corps	•	
assessments, fees, taxes, and expenses	707.08	
State taxes on premiums	. 227.07	
Insurance-department licenses and fees	1,765.58	
County and municipal taxes	349.05	
Remitted to home office	9,074.46	
Total disbursements		207,064.74
Balance		\$659,193,86
		, ,
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$</b> 551,663.37	
Deposits in trust companies and banks on interest	50,594.94	
Agents' balances, under three months due	52,945.85	
Agents' balances, over three months due	22.61	
Reinsurance recoverable on paid losses	3,967.09	
Total ledger assets, as per balance	••••••	<b>\$</b> 659,193.8 <b>6</b>
NON-LEDGER ASSETS.		
Interest accrued on bonds		7,924.02
Gross assets		\$667,117.88
DEDUCT ASSETS NOT ADMITTE	TD.	
Cash not in control of trustees	\$50,594.94	
Agents' balances, representing business written	400,002.01	
prior to October 1, 1913	22.61	
Book value of bonds over market value (Sched. D)	17,205.60	
LOOK TAILE OF DOINGS OFFI MAINE VALUE (Dellet. D)		
Total		67,823.15
Total admitted assets		\$599,294.73
TANKE SATISTICATE COORDS		4000 POZ. I O

LIABILITIES
-------------

Gross losses adjusted and unpaid	<b>\$44.</b> 78	
plus reserve for losses incurred prior to December 31, not reported	24,940.49	
Total  Deduct reinsurance due or accrued	\$24,985.27 6,266.81	
Net amount of unpaid losses and claims		\$18,718.46
Unearned premiums on fire risks	• • • • • • • • • • • • •	197,319.10
Estimated federal, state, and other taxes, hereafter pe	ayable	2,000.00
Contingent commissions or other charges due or accru		4,923.77
Total liabilities, except deposit capital  Deposit capital required by statute	\$200,000.00	\$222,961.33
Surplus over all liabilities	176,333.40	
Surplus as regards policy-holders	•••••	376,333.40
Total	•	\$599,294.73
RISKS AND PREMIUMS, 1913.		
Fire.	Risks.	Premiums.
In force December 31, 1912	\$8,592,362 51,439,857	\$133,578.11 515,795.45
Totals Deduct those expired and marked off as terminated	\$60,032,219 18,047,190	\$649.373.56 212,362.58
In force at the end of the year 1913	\$41,985,029 8,550,685	\$437,010.98 80,732.16

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Net amount in force December 31, 1913 .....

Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premium: unearned.
1913 One year or less	\$23,257,390	\$241,493,28	1-2	\$120,746.64
1912)	113,060	1.449.92	1-4	362 69
1913 Two years	669,996	6.314.06	3-4	4,730.04
1911)	1,433,196	19,094.61	1-6	3,182.43
1912 } Three years	1,291,712	17,140.25	1–2	8,570.12
1913	5,133,227	52,648.79	56	43,874.01
1912	2,000	36.70	5-8	22.93
1913 Four years	75,000	537.97	7–8	470.64
1909	10,792	268.08	1–10	26.81
1910	11,100	114.10	3–10	34.23
1911 } Five years	15,236	239.37	1-2	119.68
1912	23,373	370.69	7 -10	259.48
1913 ]	1,398,262	16,571.00	<b>9–1</b> 0	14,918.90
Totals	\$33,434,344	\$356,278.82		\$197,319.10

### GENERAL INTERROGATORIES.

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Assuer

\$40,000.00

\$356,278.82

\$33,434,344

Business in Connecticut  Gross risks written	reinsurance in	com-	Fire. \$481,166.00 77,250.00
Net risks written  Gross premiums on risks written  Less \$639.42 return premiums, and \$23.77 premi in companies authorized in Connecticut	ums for reins	urance	\$403,916.00 \$5,261.82 663.19
Net premiums received  Losses paid			\$4,598.68 \$40.07 28.85
Net losses paid			\$11.22 \$68.84 28.85
Net losses incurred		••••	\$39.49
Schedule D. Bonds owned by	the Company.		
GOVERNMENT BONDS: — French Republic, 3%, Perpetual		Rate. 85	Market value. \$73,557.77
STATE AND MUNICIPAL BONDS:—  Cincinnati, Ohio, 4%, 1932 Cincinnati, Ohio, 4%, 1942 New York State, 4%, 1942 New York State, 4%, 1962 New York State, 4%, 1961	51,665.09 52,152.23 50,305.14 101,106.64 50,494.29	102 103 98 97 97	51,000.00 51,500.00 49,000.00 97,000.00 48,500.00
RAILROAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1995 Baltimore & Ohio, 4%, 1948 Chicago, Burl. & Quincy, 3½%, 1949 Lake Shore & Michigan Southern, 3½%, 1997 New York Central & Hudson River, 3½%, 1998 Northern Pacific, 4%, 1997 Northern Pacific, 4%, 1997	24,406.25 24,381.25 20,531.25 21,500.00 19,688.75 29,548.75 28,648.16	93 92 82 85 78 93	23,250.00 23,000.00 20,500.00 21,250.00 19,500.00 27,900.00 28,500.00
Totals	\$551,663.37		\$534,457.77

## UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Admitted to the United States, September, 1874.

Trustee, United States Mortgage and Trust Co., of New York.

### DEPOSIT CAPITAL. \$200,000.00

Amount of ledger	assets L	Jecember 3.	l, 1912	 <b>\$</b> 2,472,304.60

### INCOME.

Marine and

•	Fire.	Inland.		
Gross premiums re-				
ceived during the	40 004 710 10	<b>0</b> 422 010 40		
year	\$2,296,510.19	\$428,810.42		
Deduct reinsurance,				
<b>\$</b> 717,993.36				
and return premiums				
<b>\$</b> 424,369.71	998,666.04	143,897.03		
	41.007.044.17	********	<b>A1</b>	
Received for prems.		<b>\$</b> 284,91 <b>3</b> .39	<b>\$1,582,757.54</b>	
Gross interest on bon		******		
dends on stocks		<b>\$86,99</b> 0.85		
Gross interest on depos	its	6,746.58	• •	
Gross interest on unlis	ted assets	217.90		
Total gross interes	t		93,955,33	
Received from home of			•	
Gross profit on sale or				
•		•	90.00	
Donus		•••••		
Total income		• • • • • • • • • • • • •	••••••	1,895,374.30
Sum of both am	ounts		• • • • • • • • • • • • • • • • • • • •	\$4,367,678.90

Marine and Fire. Inland.		
Gross amount paid		
policy-holders for		
losses (including		
\$129,333.74 occur-		
ring in previous		
years) \$1,016,542.67 \$376,434.50		
Deduct amount re-		
ceived for salvage,		
<b>\$45</b> ,692.70		
for reinsurance in		
other companies,		
\$436,000.99		
and for discount,		
<b>\$160.33</b>	•	•
NT 1 11 11		
Net amount paid policy-		
holders for losses \$691,621.87 \$219,501.28	<b>\$</b> 911,123.15	
Expenses of adjustment and settlement of losses	13,359.54	
Commissions or brokerage	359,361.33	
Salaries, \$25,308.77, and expenses, \$45,371.34, of		
special and general agents	70,680.11	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employes	77,514.42	
Rents	7,364.05	
Advertising, \$6,935.31; printing and stationery,	03 004 05	
\$14,089.66	21,024.97	
Postage, telegrams, telephone and express  Legal expenses	8,860.78	
Furniture and fixtures	1,466.03	
Maps, including corrections	1,458.05	
Underwriters' boards and tariff associations	5,765.21 19,463.67	
Fire department, fire patrol and salvage corps	10,200.01	
assessments, fees, taxes, and expenses	4,535.49	
Inspections and surveys	4,712.02	
State taxes on premiums	27,494.05	
Insurance-department licenses and fees	10,996.38	
Federal corporation tax	2,504.52	
Municipal taxes	9,702.08	
Exchange	1,806.89	
Remitted to home office	158,555.13	
Agents' balances charged off	1,902.67	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds	2,715.05	
-		
Total disbursements	•••••	1,722,365.59
		40.048.000.00
Balance		<b>\$2,64</b> 5,313.31

### LEDGER ASSETS.

Book value of bonds, \$1,561,516.25, and stocks,	
\$368,367.60 (Schedule D) \$1,929,883.85	
Deposits in trust companies and banks on interest 451,878.58	
Agents' balances, under three months due 246,773.56	
Agents' balances, over three months due	
Bills receivable, taken for marine and inland risks 696.86	
Supplies 2,806.47	
Total ledger assets, as per balance	\$2,645,313.31
NON-LEDGER ASSETS.	
Interest accrued on bonds	20,396.67
Gross assets	\$2,665,709.98
DEDUCT ASSETS NOT ADMITTED.	
Cash, \$214,340.91, and all investments, not in	
control of trustees, \$37,721.09 \$252,062.00	
Supplies, printed matter, and stationery 2,806.47	
Agents' balances, representing business written	
prior to October 1, 1913	
Bills receivable, past due, taken for marine, inland,	
and fire risks	
Book value of bonds and stocks over market value	
(Schedule D)	
Total	954 479 80
10tai	354,473.92
Total admitted assets	<b>\$0.211.026.04</b>
Total admitted assets	\$2,311,Z30.90
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported	
Gross claims for losses resisted	
Total \$218,516.89	
Deduct reinsurance due or accrued 65,817.37	
Deduct Tellistiance due of accided	
Net amount of unpaid losses and claims	\$152,699.52
Unearned premiums on fire risks	\$102,U38.82
Unearned premiums on inland navigation risks 50,009.87	
Unearned premiums on ocean cargo risks 12,567.75	
Unearned premiums on unexpired marine risks 9,622.62	
Total uncorned premiums	1 607 000 57
Total unearned premiums	1,327.882.57

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued Estimated federal, state, and other taxes, hereafter payable Contingent commissions or other charges due or accrued	1,200.00 23,741.36 3,885.94
Total liabilities, except deposit capital	<b>\$1,509,409.39</b>
Surplus as regards policy-holders	801,826.67
Total	\$2,311,236.06

### SPECIAL DEPOSITS.

### (Showing deposits not held for protection of all policy-holders.)

State, Country, Municipality, Etc.	Market value of deposit.	Corresponding liabilities.
Georgia Virginia California Porto Rico	\$9,340.00 39,480.00 96,600.00 10,160.00	\$28,086.05 21,171.68 77,187.25 13,501.68
Special deposits in excess of corresponding liabilities, \$37,	716.09.	

### RISKS AND PREMIUMS, 1913.

	Fire.		MARINE AN	AND INLAND.	
	Risks.	Premiums.	Risks.	Premiums.	
In force Dec. 81, 1912 Written or renewed during	\$294,038,061	\$2,819,768.67	\$10,627,814	\$190,578.26	
the year Excess of original premiums over amount received for	242,814,150	2,296,510.19	75,192,861	428,810.42	
reinsurance		217,765.08			
Total  Deduct those expired and	\$536,852,211	\$5,334,043.94	\$85,820,675	\$619,388.68	
marked off as terminated	201,446,944	1,940,589.35	75,285,684	447,346.29	
In force at the end of					
the year 1913	\$335,405,267	<b>\$</b> 3,393,454.59	\$10,584,991	<b>\$</b> 172,042.89	
Deduct amount reinsured	92,534,358	894,243.41	2,200,255	40,209.65	
Net amount in force	<b>6040 970 000</b>	<b>e</b> 0 400 911 10		<b>e</b> 101 000 74	
Dec. 31, 1913	\$242,870,909	\$2,499,211.18	\$8,384,736	\$131,832.74	

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written. Term.	Amount.	Gross premiums charged.	Unearned.	Premiums unearned.
1913 One year or less	\$86,032,956	\$908,646.71	1–2	\$454,323.85
1911 ]	40,526,258	869,256.40	1-6	61,542.73
1912 Three years	40,202,185	872,713.52	1-2	186,356.76
1913	36,832,565	365,952,88	5–6	804,960.73
1909 1	6.614.521	85,112.65	1-10	8,511.26
1910	8.038.461	90,886.02	3-10	27,115.81
1911 Five years	8,399,307	106,035.26	1-2	58,017.63
1912	8,575,985	105,714.53	7-10	74,000.17
1913 )	7,648,676	95,393.21	9–10	85,853.89
Totals	\$242,870,909	\$2,499,211.18		\$1,255,682.33

### GENERAL INTERROGATORIES.

\$75,000.00

			•
Business in Connecticut	. 1913.		Pire.
Gross risks written	com-	\$2,086,320.00	
panies authorized in Connecticut			524,954.00
Net risks written			\$1,511,366.00
Gross premiums on risks written	remiums for	rein-	\$18,001.00 8,612.96
Net premiums received		• • • • •	\$14,388.04 \$8,517.40
Less losses on risks reinsured in companies author			1,276.02
Net losses paid	• • • • • • • • • • • •	• • • • •	\$7,241.38
Losses incurred Less losses on risks reinsured in companies author	ized in Conn	ecticut	\$8,181.09 1,274.02
Net losses incurred		• • • • •	\$6,907.07
Schedule D. Bonds and Stocks owned			
GOVERNMENT BONDS: —	Book value.		Market value.
Dominion of Canada, 31/2%, 6 months notice	\$5,537.25	92	\$4,922.00
STATE, COUNTY, AND MUNICIPAL BONDS:  Cobours, Ont., 4%, 1924-27  Columbus, Ohio, 4%, 1919  Georgia State, 3½%, 1933  Greenville County, 4½%, 1933  Kingston, Ont., 4½%, 1918-27  Kingston, Ont., 4½%, 1918-27  Kingston, Ont., 4%, 1922-23  Los Angeles, Cal., 5%, 1940  Manitoba Province, 4%, 1930  Montreal, Que., 4%, 1922  Montreal, Que., 4%, 1922  Montreal, Que., 4%, 1917-24  New York City, 3½%, 1919  New York City, 3½%, 1955  New York City, 3½%, 1941  New York City, 4%, 1963  Porto Rico, 4%, 1927-32  Richmond, Va., 4%, 1911-27  Stayner, Ont., 4%, 1914-28  Toledo, Ohio, 4%, 1942-44  Winnipeg, Man, 4%, 1920			
Columbus Ohio 4%, 1924-27	26,407.53 50,880.00	86.5 100	
Georgia State, 3½%, 1933	11,000.00	93.40	50,000.00 9,340.00
Greenville County, 41/2 %, 1933	5,300.00	96.8	9 4,844.50
Kingston, Ont., 4½%, 1918-27	24,555.66 28,401.87	96 92.5	20,448.00
Los Angeles, Cal., 5%, 1940	102,900.00	92	0 24,697.50 96,600.00
Manitoba Province, 4%, 1930	64,414.08	91.3	96,600.00 2 54,792.00 0 9,350.00
Montreal Que, 4%, 1922	10,965.00	93.5 94.1	0 9,350.00
New York City, 31/2, 1919	39,679.20 151,398.75	96.2	0 33.876.00 1 135,656.10
New York City, 4%, 1955	108 294 00	95	95,000.00
New York City, 3½%, 1941	5,422.50 5,143.75	87.80	5,268.00 5,181.25
Porto Rico, 4%, 1927-32	10,902.57	103 % 101.6	0 10,160.30
Richmond, Va., 4%, 1921-27	43,522.50	94	39,480.00
Stayner, Ont., 4%, 1914-28	16,810.64 57.187.50	90.2 100	
Winnipeg, Man., 4%, 1920	16,587.62	94.8	50,000.00 7 15.179.20
Partners Downer	,		
RAILROAD BONDS: —	4 650 00	00.0	
Canadian Northern. 4%. 1919	4.650.00 50,000.00	89.2 100	5 4.462.50 50,000.00
Canadian Northern, 41/2 %, 1920	48,130.00	95	47,500.00
Chicago Milwaukee & St Poul Act 1999	104.633.33 8,820.00	92 92.7	89,546.65
Chicago, Milwaukee & St. Paul, 41/2%, 1932	600.00	101	5 7,420.00 606.00
Chicago Railway, 5%, 1927	5,075.00	101 96.5	0 4,825.09 22,500.00
Minneapolis & St. Paul Street Kor. 1928	24,000.00 5,325.00	90 100	22,500.00 5,000.00
Niagara, St. Catherines & Toronto, 5%, 1929	24,875.00	95	23,750.00
Aurora, Elgin & Chicago, 5%, 1946 Canadian Northern, 4%, 1919 Canadian Northern, 4%, 1920 Canadian Northern, 4%, 1920 Canadian Northern, 4%, 1930 Chicago, Milwaukee & St. Paul, 4%, 1989 Chicago, Milwaukee & St. Paul, 4%, 1982 Chicago Railway, 5%, 1927 Duluth Street, 5%, 1930 Minneapolis & St. Paul Street, 5%, 1928 Niagara, St. Catherines & Toronto, 5%, 1929 Porto Rico Railways Co., 5%, 1936	22,917.50	85	21.250.00
MISCELLANEOUS BONDS: -			
Central Canada Loan & Savings Co., 4%, 1917	800,000.00	100	800,000.00
Mortgage Bond Co. of New York, 5%, 1932	17,820.00 10,000.00	99 99.5	17.820.00 0 9,950.00
Central Canada Loan & Savings Co., 4%, 1917 Mathews Steamship Co., 5%, 1914-16 Mortgage Bond Co. of New York, 5%, 1932 Provincial Light, Heat & Power Co., 5%, 1946 Toronto Loan & Savings Co., 4%, 1914-17	99,360.00	99.5	95,040.00
Toronto Loan & Savings Co., 4%, 1914-17	50,000.00	100	50,000.00
BANK STOCKS:			
1102 shs. Canadian Bank of Commerce	81.600.00	200	110,200.00
300 " Dominion Savings & Investment Co	11,250.00	77	11,550.00
RAILROAD STOCKS: —			
125 shs. Canadian Pacific	30,221.87	207	25,875.00
200 "Chicago & Northwestern	11,225.00 28,337,50	97 ¼ 126	9.725.00 25,200.00
			20,200.00

80 shs. Illinois Central	e. Marie, con	52,487.5 31,500.0 a. 41,850.0 11,825.0	8 106 0 148 0 132 0 126 0 106%	Market value. 8,480.00 51,800.00 81,680.00 37,800.00 10,675.00 15,000.00
MISCELLANBOUS STOCKS: 1992 shs. Canada Permanent Mortga 100 "Consolidated Gas Co. New 100 "United States Steel Corp.,	ge Corporatio	. 13,750.0	0 130 1/2	37,051.20 13,050.00 5,525.00
Totals	• • • • • • • • • • • • • • • • • • • •	. \$1,929,883.8	15	\$1,843,632.39
Schedul	e X. Unlist	ed Assets.		
	charged off a statement.	Par value.	Actual cost.	Market value Dec. 81, 1918
Milw. Underw. Bldg. Assoc. Phil. Underwriters Compact Underwriters Salv. Co., New York West. Adjust. & Inspect. Co. Gen. Adjust. Bureau, New York. Underwriters Salv. Co., Chicago Southern Adjust. Bureau Southern Adjust. Bureau Southern Adjust. Bureau Southern Adjust. Bureau Pacific Coast Salv. Assoc. Pacific Coast Adjust. Bureau	1891 1897 1902 1903 1905 1906 1909 1910 1911 1909 1912	\$129.00 100.00 500.00 125.00 500.00 500.00 50.00 50.00 250.00 150.00	\$129.00 100.00 500.00 125.00 150.00 50.00 50.00 50.00 250.00 150.00	
Totals		2,054.00	2,054.00	•••••

## UNITED STATES BRANCH OF THE YORKSHIRE INSURANCE COMPANY, LIMITED,

### YORK, ENGLAND.

Admitted to the United States, October, 1911.

United States Managers, Frank & DuBois, 80 Maiden Lane, New York City.

Trustees, New York Life Insurance and Trust Company, New York City.

### DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912 ...... \$795,983.86

### INCOME.

2210	our.		
	Fire.		
Gross prems. received during the year	\$880,208.88		
Deduct reinsurance,			
<b>\$</b> 2 <b>0</b> 9,73 <b>6.30</b>			
and return premiums,			
\$174,212.37	383,948.67		•
Received for premiums		\$496,260.21	
Gross interest on bonds		•	
Gross interest on deposits	3,777.52		
Gross interest on old balance	32.84		
Gross interest on deposit with Phila-			
delphia Underwriters' Association	6.30		
Total gross interest		27,855.69	
Received from home office		12.51	
Gross profit on sale or maturity of ledge	er assets, viz.:		
Bonds	•	500.00	
Donas			
Total income	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	524,628.41
Sum of both amounts			\$1,320,612,27

Gross amount paid policy-holders		
for losses (including \$43,890.75		
occurring in previous years) \$243,325.60		
Deduct amount received for salvage,		
<b>\$3,079.39</b>		•
for reinsurance in other companies,		
<b>\$</b> 50,208.33		
and for discount,		
<b>\$272.55</b>		
		•
Net amount paid policy-holders for losses	<b>\$</b> 189,765.33	
Expenses of adjustment and settlement of losses	3,088.86	
Commissions or brokerage	117,193.64	
Salaries, \$4,217.50, and expenses, \$2,532.99, of		
special and general agents	6,750.49	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	43,612.11	
Rents	3,704.01	
Advertising, \$2,857.31; printing and stationery,		
\$5,551.69	8,409.00	
Postage, telegrams, telephone and express	2,632.27	
Legal expenses	61.33	
Furniture and fixtures	1,948.74	
Maps, including corrections	3,118.69	
Underwriters' boards and tariff associations	5,265.46	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	5,126.17	
Inspections and surveys	1,029.87	
State taxes on premiums	5,677.16	
Insurance-department licenses and fees	3,786.91	
City and county licenses and fees	1,042.47	
Local taxes and fees	47.99	
Subscriptions	830.34	
Bank collections	310.72	
Premiums on fidelity bonds and insurance on furni-		
ture	282.91	
Electrical work and lettering on doors	183.79	
Auditing	570.83	
Typewriting and night work	220.31	
Miscellaneous — office supplies, stationery, ice,		
water, moving, etc.	1,136.96	
Remitted to home office	730.52	
Gross decrease, by adjustment, in book value of		
ledger assets, viz.:	800.05	
Bonds	320.95	
Total disbursements	• • • • • • • • • • • • • • • • • • • •	406,847.83
Balance		\$913,764.44

Book value of bonds (Schedule D) \$695,850.00	
Cash in company's office	
Deposits in trust companies and banks not on in-	
terest	
Deposits in trust companies and banks on interest 114,812.91	
Agents' balances, under three months due 101,078.82	
Agents' balances, over three months due 729.77	
Total ledger assets, as per balance	\$913,764.44
NON-LEDGER ASSETS.	
Interest accrued on bonds	8,152.08
Gross assets	\$921,916.52
DEDUCT ASSETS NOT ADMITTED.	
Cash not in control of trustees \$16,952.81	
Agents' balances, representing business written	
prior to October 1, 1913	
Book value of bonds over market value (Sched. D) 4,610.00	
Total	22,292.58
Total admitted assets	\$899,623.94
LIABILITIES.	
Gross losses adjusted and unpaid \$5,703.49	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported	
Gross claims for losses resisted	
Total \$42,788.47	
Deduct reinsurance due or accrued	
Net amount of unpaid losses and claims	\$24,933.73
Unearned premiums on fire risks	371,748.13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.09
Estimated federal, state, and other taxes, hereafter payable	8,000.00
Total liabilities, except deposit capital	\$405,181.86
Surplus over all liabilities	
Surplus as regards policy-holders	494,442.08
Total	\$899,623.94

	SPECIAL DEPO	SITS.		
(Showing deposit	is not held for prote		policy-holder	ns.)
State, Country, 1	funicipality, Etc.		arket value of deposit.	Corresponding liabilities.
Georgia			\$9,700.00	\$6,652.89
Special deposits in excess of	corresponding liabili	ties, \$3,047.	11.	
	RISKS AND PREMIU	мв, 1913.		
	I	rire.	Risks.	Premiums.
In force December 31, 1912 Written or renewed during t	the year		\$44,697,693 85,437,545	\$443,037.15 880,208.88
	• • • • • • • • • • • • • • • • • • • •		\$130,135,238 48,447,508	\$1,323,246.03 493,619.30
In force at the end of a Deduct amount reinsured	the year 1913	<del>-</del>	\$81,687,730 20,483,890	\$829,626.73 214,889.33
Net amount in force De	cember 81, 1918		\$61,203,840	\$614,737.40
RECAPIT	ULATION OF FIRE RI	KE AND PRE	MIIIMA.	
Year		ross premiur		Premiums
Written. Term.	Amount.	charged.	Unearned.	unearned.
1913 One year or less	\$31,436,300	\$317,849.	55 1-2 17 1-4	\$158,924.77 963.44
1912 } Two years	461,031 506,786	3,853.7 4,652.8	11 2_4	3,489.61
1911 }	751,178 7,657,127 12,421,256	6,280.6 68,276.5 117,133.5	39 1-6	1,046.78
1912 Three years 1913	12.421.256	117.133.	58 1-2 58 5-6	34,138.29 97,611.32
1911 1912 Four years 1913	32,500	102.2	26 8-8	38.36
1912   Four years 1913	196,641 106.864	2,526.8 978.8	56 5–8 57 7–8	1,579.10 851.87
1910	106,864 3,800 357,554	138.6 4,536.5	30 8-10	41.58
1911 1912 Five years	3,674, <b>3</b> 09	43,851.0	50 1-2 09 7-10	2,268.25 30,695.76
1913	3,543,494	44,215.0	9-10	39,793.58
Over five years	56,000	846.7	5 pro rata	305.42
Totals	<b>\$61,205,84</b> 0	\$614,737.4	10	\$371,748.13
	• • • •	•		\$371,748.13
G	ENERAL INTERRO	GATORIES.	-	\$371,748.13
G	ENERAL INTERRO	GATORIES.	-	\$371,748.13
Largest gross aggregate ar anywhere in the United reinsurance, whether the	ENERAL INTERRO nount insured in a States, without any same be in admitte	OGATORIES.  ny one haz deduction w	ard located vhatever for mitted com-	
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERROUNT insured in a States, without any same be in admitted.	OGATORIES.  ny one haz deduction w	ard located vhatever for mitted com-	<b>\$</b> 50,000.0 <b>0</b>
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte	OGATORIES.  ny one haz deduction w	ard located vhatever for mitted com-	\$50,000.00 Fire.
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte	OGATORIES.  ny one haz deduction w d or non-ad	ard located rhatever for mitted com- Answer	<b>\$</b> 50,000.0 <b>0</b>
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte	OGATORIES.  ny one haz deduction w d or non-ad  TICUT, 1913.	ard located whatever for mitted com-	\$50,000.00 Fire.
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO mount insured in a States, without any same be in admitted BUSINESS IN CONNEC neeled, and \$130,199 n Connecticut	OGATORIES. ny one haz deduction w d or non-ad ricur, 1913.	and located hatever for mitted com	\$50,000.00 Fire. \$983,136.00 878,680.00
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte BUSINESS IN CONNEC nceled, and \$130,199 n Connecticut	OGATORIES, ny one haz deduction w d or non-ad ricut, 1913.	and located rhatever for mitted com- Answer	\$50,000.00 Fire. \$983,136.00
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte BUSINESS IN CONNEC nceled, and \$130,199 n Connecticut	OGATORIES, ny one haz deduction w d or non-ad ricut, 1913.	and located rhatever for mitted com- Answer	\$50,000.00 Fire. \$983,136.00 878,680.00 \$604,456.00 \$10,324.52
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written Less \$248,481.00 risks capanies authorized in the companies on risks written  Gross premiums on risks will Less \$2,289.96 return presurance in companies	ENERAL INTERRO mount insured in a States, without any same be in admitte BUSINESS IN CONNEC nceled, and \$130,199 n Connecticut  titten emiums, and \$1,403 authorized in Connecticut connecticut	OGATORIES.  ny one haz deduction w d or non-ad  ricut, 1913.  .00 reinsura  .92 premium ecticut	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO  nount insured in a States, without any same be in admitte  BUSINESS IN CONNEC  nceled, and \$130,199 n Connecticut  citten emiums, and \$1,403 authorized in Connecticut	OGATORIES, ny one haz deduction w d or non-ad TICUT, 191300 reinsura .92 premium necticut	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 878,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO  nount insured in a States, without any same be in admitte  BUSINESS IN CONNEC  nceled, and \$130,199 n Connecticut  citten emiums, and \$1,403 authorized in Connecticut	OGATORIES, ny one haz deduction w d or non-ad TICUT, 191300 reinsura .92 premium necticut	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 878,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitte  BUSINESS IN CONNEC  neeled, and \$130,199 n Connecticut  itten emiums, and \$1,403 authorized in Connecticut  red in companies aut	OGATORIES, ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium secticut	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 878,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO nount insured in a States, without any same be in admitted and states. EUSINESS IN CONNECT INTERPOLATION IN CONNECT I	OGATORIES, ny one haz deduction w d or non-ad ricut, 191300 reinsura 92 premium secticut horized in C	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?	ENERAL INTERRO mount insured in a States, without any same be in admitte BUSINESS IN CONNEC nceled, and \$130,199 n Connecticut titten emiums, and \$1,403 authorized in Connecticut red in companies aut	OGATORIES. ny one haz deduction w i or non-ad ricut, 191300 reinsura .92 premium necticut horized in C	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,892.20
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written Less \$248,481.00 risks capanies authorized in Net risks written Gross premiums on risks witess \$2,289.96 return presurance in companies Net premiums received Losses paid Less losses on risks reinsures losses on risks reinsures losses incurred Less losses on risks reinsures	ENERAL INTERRO  mount insured in a States, without any same be in admitte  BUSINESS IN CONNEC  neeled, and \$130,199 n Connecticut  litten emiums, and \$1,403 authorized in Connecticut  red in companies autured in compani	OGATORIES, ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium ecticut horized in C	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,392.20 747.26
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written  Gross panies authorized in Net risks written  Gross premiums on risks written  Gross premiums on risks written  Less \$2,289.96 return presurance in companies  Net premiums received  Losses paid  Net losses on risks reinsurances in curred	ENERAL INTERRO  mount insured in a States, without any same be in admitte  BUSINESS IN CONNEC  neeled, and \$130,199 n Connecticut  litten emiums, and \$1,403 authorized in Connecticut  red in companies autured in compani	OGATORIES, ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium ecticut horized in C	ard located rhatever for mitted com	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written Less \$248,481.00 risks can panies authorized in Net risks written Gross premiums on risks writtens \$2,289.96 return presurance in companies Net premiums received Losses paid	ENERAL INTERRO  nount insured in a States, without any same be in admitted  BUSINESS IN CONNEC  neeled, and \$130,199 n Connecticut   itten emiums, and \$1,403 authorized in Connecticut  red in companies aut  ured in companies aut	OGATORIES, ny one haz deduction w d or non-ad  TICUT, 1913.  .00 reinsura  .92 premium secticut  horized in C	ard located rhatever for mitted committed comm	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,392.20 747.26
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written	ENERAL INTERRO mount insured in a States, without any same be in admitted BUSINESS IN CONNEC nceled, and \$130,199 n Connecticut ettten emiums, and \$1,403 authorized in Connecticut red in companies aut ured in companies aut	OGATORIES.  ny one haz deduction w d or non-ad  TICUT, 1913.  .00 reinsura  92 premium secticut  horized in C	ard located rhatever for mitted committed comm	\$50,000.00 Fire. \$983,136.00 878,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,892.20 747.26 \$1,644.94
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written  Gross risks written  Less \$248,481.00 risks care panies authorized in the risks written  Gross premiums on risks with the risks written  Gross premiums on risks with risks written  Gross premiums on risks with risks written  Less \$2,289.96 return presurance in companies of the remiums received losses paid  Losses paid	ENERAL INTERRO mount insured in a States, without any same be in admitted BUSINESS IN CONNEC  nceled, and \$130,199 n Connecticut  citten emiums, and \$1,403 authorized in Connecticut  red in companies aut  ured in companies aut  ale D. Bonds owned AL Bonds:—	OGATORIES.  ny one haz deduction w d or non-ad  ricut, 1913.  00 reinsura  92 premium ecticut  horized in C  uthorized in  by the Comp Book v	ard located rhatever for mitted committed comm	\$50,000.00 Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,892.20 747.26 \$1,644.94  Market value.
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written Less \$248,481.00 risks can panies authorized in the largest state of the	ENERAL INTERRO nount insured in a States, without any same be in admitted Business in Connec neeled, and \$130,199 n Connecticut  litten emiums, and \$1,403 authorized in Connecticut  red in companies aut ured in companies aut ale D. Bonds owned al Bonds:—  17	OGATORIES. ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium secticut horized in C uthorized in by the Conty Booky \$112.5	ard located rhatever for mitted committed comm	\$50,000.00  Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,392.20 747.26 \$1,644.94  Market value. \$104,000.00 25,500.00
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written Less \$248,481.00 risks can panies authorized in the largest state of the	ENERAL INTERRO nount insured in a States, without any same be in admitted Business in Connec neeled, and \$130,199 n Connecticut  litten emiums, and \$1,403 authorized in Connecticut  red in companies aut ured in companies aut ale D. Bonds owned al Bonds:—  17	OGATORIES. ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium secticut horized in C uthorized in by the Conty Booky \$112.5	ard located rhatever for mitted committed comm	\$50,000.00  Fire. \$983,136.00 378,680.00 \$604,456.00 \$10,324.52 3,693.88 \$6,630.64 \$1,717.20 497.26 \$1,219.94 \$2,392.20 747.26 \$1,644.94  Market value. \$104,000.00 25,500.00
Largest gross aggregate an anywhere in the United reinsurance, whether the panies?  Gross risks written  Gross risks written  Less \$248,481.00 risks care panies authorized in the risks written  Gross premiums on risks with the risks written  Gross premiums on risks with risks written  Gross premiums on risks with risks written  Less \$2,289.96 return presurance in companies of the remiums received losses paid  Losses paid	ENERAL INTERRO nount insured in a States, without any same be in admitted Business in Connec neeled, and \$130,199 n Connecticut  litten emiums, and \$1,403 authorized in Connecticut  red in companies aut ured in companies aut ale D. Bonds owned al Bonds:—  17	OGATORIES. ny one haz deduction w d or non-ad ricut, 191300 reinsura .92 premium secticut horized in C uthorized in by the Conty Booky \$112.5	ard located thatever for mitted committed comm	\$50,000.00  Fire. \$983,136.00  378,680.00  \$604,456.00 \$10,324.52  3,693.88  \$6,630.64 \$1,717.20 497.26  \$1,219.94 \$2,892.20 747.26  \$1,644.94  Market value. \$104,000.00

	Book value.	Rate.	Market value.
New York City, 3%, 1919	47.250.00	94	47,000.00
Boston, Mass., 4%, 1919	68,950.00	101	70,700.00
Boston, Mass., 31/2%, 1919	47,500.00	97	48,500.00
Georgia State, 31/2%, 1923	10,100.00	97	9,700.00
Lucas County, Ohio, 4%, 1944	104,000.00	102	102,000.00
Massachusetts State, 3%, 1929	68,800.00	93	74,400.00
RAILROAD BONDS: -			
Albany & Susquehanna, 31/2%, 1946	55,250.00	85	55,250.00
Flint & Pere Marquette, 5%, 1937	82,200.00	89	31,150.00
Rome, Watertown & Ogdensburg, 5%, 1922	8,200.00	103	8,240.00
St. Paul, Minn. & Manitoba, 41/3%, 1983	10,200.00	101	10,100.00
Totals	\$695,850.00		\$691,240.00

# MARINE INSURANCE COMPANIES OF OTHER COUNTRIES

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1913.

## UNITED STATES BRANCH OF THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED,

### LIVERPOOL, ENGLAND.

Admitted to the United States, August, 1876.

United States Mgr., W. L. H. SIMPSON, Cotton Exchange Bldg., New York, N. Y.

Trustees, CENTRAL TRUST COMPANY of New York.

### DEPOSIT CAPITAL. \$200,000.00

### INCOME.

Marine and Inland.

Gross prems. received during the year \$3,174,153.16 Deduct reinsurance,

\$2,664,663.59

and return premiums,

\$108,593.44 ...... 2,773,257.03

 Total gross interest
 41,523.86

 Received from home office
 1,867,503.88

 Gross profit on sale or maturity of ledger assets, viz.:

140.00

Marine and		
Gross amount paid policy-holders		
for losses (including \$330,945.27		
occurring in previous years) \$2,629,660.85		
Deduct amount received for salvage,		
\$217,017.33		
and for reinsurance in other companies		
<b>\$</b> 1,885,769.98		
•		
Net amount paid policy-holders for losses	\$526,873.54	
Expenses of adjustment and settlement of losses	7,594.67	
Commissions or brokerage	148,007.54	
Allowances to local agencies for miscellaneous		
agency expenses	205.83	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	89,805.39	
Rents	7,950.00	
Advertising, \$269.09; printing and stationery,		
<b>\$7,012.84</b>	7,281.93	
Postage, telegrams, telephone and express	4,303.22	
Legal expenses	558.40	
Furniture and fixtures	219.01	
Underwriters' boards and tariff associations	2,160.18	
Inspections and surveys	622.78	
State taxes on premiums	27,836.55	
Insurance-department licenses and fees	1,130.53	
Federal corporation tax	1,490.41	
Auditing accounts	767.03	
Traveling expenses	1,133.97	
Policy fees and commission on recoveries on reinsur-		
ance placed abroad	2,784.33	
Miscellaneous expenses	751.46	
Remitted to home office	1,995,080.51	
Agents' balances charged off	3,782.27	
Gross decrease, by adjustment, in book value of		•
ledger assets, viz.:		
Bonds	2,087.39	
m / 1 21 1		0.000.400.04
Total disbursements	• • • • • • • • • • • • • • • • • • • •	2,832,426.94
Balance		\$1,141,301.69
LEDGER ASSETS.		
Book value of bonds, \$835,766.04, and stocks,	<b>A. A. A. A. A. A. A. A.</b>	
\$164,380.01 (Schedule D)	\$1,000,146.05	
Cash in company's office	300.00	
Deposits in trust companies and banks not on		
interest	6,590.97	

Deposits in trust companies and banks on interest 29,761.69	
Agents' balances, under three months due 67,050.68	
Agents' balances, over three months due 35,702.30	
Cash advanced to lawyers in connection with colli-	
sion losses, etc	
Total ledger assets, as per balance	\$1,141,301.69
NON-LEDGER ASSETS.	
Interest accrued on bonds	14,024.99
Gross assets	\$1,155,326.68
DEDUCT ASSETS NOT ADMITTED.	
Cash not in control of trustees	
Agents' balances, representing business written	
prior to October 1, 1913	
(Schedule D)	
Cash advanced to lawyers in connection with colli-	
sion losses, etc	
Total	143,082.01
Total admitted assets	\$1,012,244.67
LIABILITIES.	
Gross claims for losses reported and unadjusted,	
plus reserve for losses incurred prior to December	
31, not reported \$269,670.94	
Gross claims for losses resisted	
Total	
Deduct reinsurance due or accrued 150,688.18	
Not amount of unnaid losses and alaims	\$110 co= =#
Net amount of unpaid losses and claims	\$119,597. <b>76</b>
Unearned premiums on unexpired marine risks 20,812.65	
Total unearned premiums	165,644.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	12,706.37
Estimated federal, state, and other taxes, hereafter payable	35,472.93
Estimated lederal, source, and other taxes, herearter payable	
Total liabilities, except deposit capital	\$333,421.70
Deposit capital required by statute \$200,000.00	•
Surplus over all liabilities	
Surplus as regards policy-holders	678,822.97
Total	\$1,012,244.67

	KS AND PREMIUMS MARINE AND INLA	ND. Ris		Premiums.
In force December 31, 1912 Written or renewed during the ;	rear	1,094,4	73,669 89,986	\$664,812.49 3,174,153.16
Totals	off as terminated .	\$1,159,2 1,106,1	63,655 30,353	\$3,838,965.65 3,181,440.27
In force at the end of the product amount reinsured	year 1913	\$53,1 \$4,6	33,302 36,979	\$657,525.38 347,048.74
Net amount in force Decemb	er 31, 1913	\$18,4	96,323	\$310,476.64
	NESS IN CONNECTIO			Marine and Inland.
Gross risks written Less \$0.00 risks canceled, authorized in Connecticut	and \$0.00 reinsu	rance in com	panies	\$91,200.00 0.00
Not vieke written				\$91,200.00
Gross premiums on risks written Less \$0.00 return premiums; companies authorized in C	and \$0.00 premiun	as for reinsure	nce in	\$2,137.24 0.00
Net premiums received				\$2,137.24
Losses paid Less losses on risks reinsured				\$1 238 50
Net losses paid		• • • • • • • • • • • • • • • • • • •		\$1,236.50 \$1,178.50
Net losses paid	in companies auth	orized in Conn	ecticut	0.00
Net losses incurred	······		•••••	\$1,178.50
Schedule D. Ro	nds and Stocks own	sed by the Con	10011	
GOVERNMENT BON				Market value.
District of Columbia, 3.65%, 192		\$110,681.64	104	\$104,000.00
STATE AND MUNICIPAL	Bonds: —	40		
Massachusetts State, 3½%, 193 New York City, 3½%, 1953 New York City, 4½%, 1962 Portland, Oregon, 5%, 1922 Port of Portland, Oregon; 5%, 1	0	12,490.20 70,311.56	93 85	11,160.00 59,500.00
New York City, 4 1/4 %, 1962		142,521.55	100	142,000.00
Portland, Oregon, 5%, 1923 Portland, Oregon, 5%, 1922		24,698.52 2,145.69	104	23,920.00 2,080.00
D D			108	8,240.00
RAILROAD BONDS:  Boston & Maine, 4½%, 1944  Boston & Maine, 3½%, 1923  Boston & Maine, 4½%, 1929  Chicago, Milwaukee and St. Paul, Chicago, Milwaukee and St. Paul, East Shore & Suburban, 5%, 19  Illinois Central, 3½%, 1953  Lehigh Valley, 4½%, 1953  Lehigh Valley, 4½%, 1940  New England, 5%, 1945  New York, New Haven & Hartfold Cold Colony, 4%, 1925	. <del></del>	1,032.75	79	790.00
Boston & Maine, 31/2%, 1923		11,559.33	82	9,840.00
Chicago, Milwaukee and St. Paul.	. 5%. 1921	2,078.62 49,988.54	85 103	1,700.00 56,650.00
Chicago, Milwaukee & St. Paul,	41/4 %, 1989	39,850.00 31,590.00	101 93	40,400.00
East Shore & Suburban, 5%, 18	40	31,590.00 14,459.81	93 83	33,480.00 12,450.00
Illinois Central, 31/2 %, 1953		14,459.82	77	11,550.00
Lehigh Valley, 4½%, 1940		35,784.18 58,383.18	101	35,350.00 52,000.00
New York, New Haven & Hartfor	rd, 4%, 1955	128,593.17	77	52,000.00 94,710.00
Old Colony, 4%, 1925 Old Colony, 4%, 1938		50,801.58 25,811.46	93	46.500.00 22,250.00
RAILBOAD STOCKS				
500 she Cleveland & Pittsburg	h 7%	39,653.93	158	89,500.00
15 " Illinois Central, 4% 766 " Pittsburgh, Ft. Wayn	e & Chicago, 7%	1,595.00 123.131.08	87 159	1,305.00 121,794.00
				\$931,169.00
gal	edule X. Unlisted	Assets		
:	Date dropped	Par	Actual	
11	rom sustement.	Value.	cost.	Dec. 81, 1913.
10 shs. Pacific Coast Salvage Association,	Never in \$1,0	000.00 \$1,	250.00	\$1,250.00

## UNITED STATES BRANCH OF THE MANNHEIM INSURANCE COMPANY,

### MANNHEIM, GERMANY.

Admitted to the United States, February, 1887.

United States Managers, FRANZ HERBMANN & Co., 37-43 Wall Street, New York.

Trustees, METROPOLITAN TRUST COMPANY, New York.

\$20	T CAPITAL. 0,000.00.		
Amount of ledger assets December 31,	1912	• • • • • • • • • • • • • • • • • • • •	\$1,063,649.45
IN	COME.	•	
	Marine and Inland.		
Gross prems. received during the year			
Deduct reinsurance, \$898,604.88			
and return premiums,	1.077,272.64		
Received for premiums Gross interest on bonds		<b>\$</b> 1,436, <b>943</b> .37	
Gross interest on deposits	1,074.27		
Total gross interest			
Total income	• • • • • • • • • • • • • • • • • • • •		1,597,841.74
Sum of both amounts		• • • • • • • • • • • • • • • • • • • •	\$2,661,491.19
DISBU	RSEMENTS.		
Company and added to the balders	Marine and Inland.		
Gross amount paid policy-holders for losses (including \$188,359.40			
occurring in previous years)	\$1,628,672.30		
Deduct amount received for salvage, \$156.771.18			
and for reinsur. in other companies.			
\$534,211.22	690,982.40		

Net amount paid policy-holders for losses .... \$937,689.90

Expenses of adjustment and settlement of losses	11,340.82	
Commissions or brokerage	368,312.25	
Allowances to local agencies for miscellaneous		
agency expenses	6,793.16	
Expenses of special and general agents	13,656.03	
Salaries, fees, and all other charges of officers,		
directors, trustees, and home-office employees	5,838.27	
Advertising, printing and stationery	11,745.68	
Postage, telegrams, telephone and express	3,533.67	
Legal expenses	546.05	
Underwriters' boards and tariff associations	3,801.67	
Fire department, fire patrel and salvage corps		
assessments, fees, taxes, and expenses	230.00	
Inspections and surveys	1,266.92	
State taxes on premiums	37,631.73	
Insurance-department licenses and fees	7,425.06	
Federal corporation tax	1,345.41	
Remitted to home office, \$235,390.78, and to Cana-		
dian agency, \$9,832.00	<b>245,2</b> 22.78	
Agents' balances charged off	1,034.85	
Total disbursements		1,657,414.25
Balance		\$1,004,076.94
Table and Addition		
LEDGER ASSETS.	0071 110 00	
Book value of bonds (Schedule D)	\$671,418.89	
Deposits in trust companies and banks on interest	3,948.52	
Agents' balances, under three months due	314,617.82	
Agents' balances, over three months due	10,969.56	
Bills receivable, taken for marine and inland risks	3,122.15	
Total ledger assets, as per balance		\$1,004,076.94
NON-LEDGER ASSETS.		
Interest accrued on bonds		7,550.00
Gross assets		\$1,011,626.94
DEDUCT ASSETS NOT ADMITT	ED.	
Cash not in control of trustees	\$3,948.52	
Agents' balances, representing business written	• •	
prior to October 1, 1913	10,969.56	•
Book value of bonds over market value (Sched. D)	45,968.89	
Total		60,886.97
Total admitted assets	•••••	<b>\$</b> 950,739.97

### LIABILITIES.

\$381 331 <b>5</b> 1	
20,496.00	
\$401.827.51	,
181,650.10	
	\$220,177.41
\$13,475,72	• •
16,153.45	
	\$396,004.10
	500.00
	30,000.00
	2,848.14
ucu	2,010.11
\$200,000.00	\$649,529.65
101,210.32	
	301,210.32
	301,210.32 \$950,739.97
······································	\$950,739.97
	\$950,739.97  Premiums. \$1,106,638.70
Risks. \$57,110,451 531,535,482 \$588,645,933	\$950,739.97  Premiums. \$1,106,638.70 2,514,216.01  \$3,620,854.71
	\$401,827.51 181,650.10 

### RECAPITULATION OF LONG TERM RISKS AND PREMIUMS.

Year Written. Term.	Amount covered.	Gross premiums charged.	Unearned.	Premiums unearned.
1912 ) _	\$493,766	\$3,285.41	1-4	\$821.35
1913 Two years	606,559	4,013.80	3-4	3,010.35
1911 1	584,962	4,254.46	1-6	709.07
1912 Three years	617,104	5,107.69	1-2	2.553.84
1913 )	642,113	5,650.59	5-6	4,708.83
1910 [	27,893	286.78	1–8	35.85
1911	85,065	769,52	3–8	288.57
1912 Four years	49,042	536.94	5–8	335.59
1913	74,254	750.97	7–8	657.10
1910 ]	14.671	183.71	3-10	55.11
1911	11,682	152.33	1–2	76.16
1912 Five years	10,069	143.02	7-10	100.11
1913 ]	9,698	137.54	9-10	123.79
Totals	\$3,226.878	\$25,272.76		\$13,475.72

### GENERAL INTERROGATORIES.

GENERAL INTERRO	JAIURIES.		
Largest gross aggregate amount insured in any anywhere in the United States without any determinance, whether the same be in admitted o panies?	luction whatev r non-admitted	er for	\$30,000.00
Business in Connecticu	r, 1913.		Marine and Inland.
Gross risks written Less \$7,960.00 risks canceled, and \$3,134.00 reins authorized in Connecticut	surance in com	panies	\$69,644.00 11.094.90
authorized in Connecticut	• • • • • • • • • • • • •	• • • • •	11,094.70
Net risks written			\$58,550.00
Gross premiums on risks written	ns for reinsura	nce in	\$1,110.28
companies authorized in Connecticut	• • • • • • • • • • • • • • • • • • • •	• • • • •	211.20
Net premiums received			\$899.08
Losses paidLess losses on risks reinsured in companies author	orised in Conn	ecticut	\$2,442.08 244.21
Net losses paid			\$2,197.87
Losses incurred			\$2,442.08
Less losses on risks reinsured in companies authorized	orized in Conn	ecticut	214.21
Net losses incurred		••••	\$2,227.87
Schedule D. Bonds owned by	the Company.		
GOVERNMENT BONDS:	Book value.	Rate.	Market value.
Porto Rico, 4%, 1925	\$10,000.00	102	\$10,200.00
MUNICIPAL BONDS:			
Cincinnati, Ohio, 4%, 1927	52,936.11	102	51,000.00
Cleveland, Ohio, 4%, 1928	52,417.78	102	51,000.00
New York City, 2 ½ %, 1929	225,000.00 105,000.00	80 96	200,000.00 96,000.00
New 1012 Oldy, 372 70, 1920	103,000.00	90	86,000.00
RAILROAD BONDS:			
Baltimore & Ohio, 31/2 %, 1925	45,988.75	90	45,000.00
Chicago, Burlington & Quincy, 4%, 1921	28,687.50	95	28,500.00
Chicago, Burlington & Quincy, 4%, 1921 Chicago, Burlington & Quincy, 4%, 1922 Louisville & Nashville, Unified, 4%, 1940	24,990.00 24,437.50	99	24,750.00
Union Pacific, 4%, 1947	101.961.25	92 96	23,000.00 96,000.00

\$671,418.89

Totals .....

\$625,450.00

## UNITED STATES BRANCH OF THE MARINE INSURANCE COMPANY (LIMITED),

### LONDON, ENGLAND.

Admitted to the United States, May, 1884.

United States Managers, Chubb & Son, 5 and 7 So. William St., New York City.

Trustees, WILLIAM SCHALL, JR., CHARLES MYERS, of New York.

### DEPOSIT CAPITAL. \$200,000.00

Amount of ledger assets December 31, 1912 ...... \$1,154,368.40

### INCOME.

	Marine and Inland.		
Gross prems. received during the year	\$1,846,565.31		
Deduct reinsurance,			
<b>\$</b> 1,016,673.85			
and return premiums,			
<b>\$</b> 45,237.46	1,061,911.31		
Received for premiums		<b>\$784,654.00</b>	
Gross interest on bonds	\$29,992.50		
Gross interest on deposits	1,589.66		
Gross interest on agents' balances	280.64		
Total gross interest		31,862.80	
Received from home office	• • • • • • • • • • • • • • • • • • • •	155,058.57	
Total income		• • • • • • • • • • • • • • • • • • • •	971,575.37
		•	

Sum of both amounts ...... \$2,125,943.77

DISBURSEMENTS.		
Marine and		
Inland. Gross amount paid policy-holders		
for losses (including \$597,916.67		
occurring in previous years) \$1,104,792.54		
Deduct amount received for salvage,		
\$76,752.86		
and for reinsurance in other companies		
\$578,098.24		
——————————————————————————————————————		
Net amount paid policy-holders for losses	\$449,941.44	
Expenses of adjustment and settlement of losses	3,994.53	
Commissions or brokerage	272,276.75	•
Expenses of special and general agents	1,253.18	
Salaries, fees, and all other charges of officers,	-,	
directors, trustees, and home-office employees	3,001.82	
Advertising, \$503.33; printing and stationery,	0,002.02	
\$5,686.18	6,189.51	
Postage, telegrams, telephone and express	5,814.01	
Legal expenses	476.61	
Underwriters' boards and tariff associations	584.68	
Fire department, fire patrol and salvage corps	004.00	
assessments, fees, taxes, and expenses	6.68	
Inspections and surveys	2,938.53	
State taxes on premiums	22,001.38	
Insurance-department licenses and fees	1,247.23	
Federal corporation tax	6,007.42	
Other taxes	327.53	
Levee tax	.57	
City taxes	65.09	
Personal property tax	94.06	
Tracings	1,619.31	
Subscriptions to papers	120.99	
Bank exchange	578.62	
Rent of safe	30.00	
Remitted to home office	312,323.92	
Agents' balances charged off	1,360.48	
Agents barances charged on	1,500.46	•
Total disbursements		1,092,254.34
Balance,.		\$1,033,689.43
Datance,	••••••	W1,000,000.30
LEDGER ASSETS.		
Book value of bonds (Schedule D)	<b>\$</b> 798,881.65	
Cash in company's office	1,086.28	
Deposits in trust companies and banks not on	,	
· · · · · · ·	40 700 00	

interest .....

Deposits in trust companies and banks on interest

42,780.29

47,835.56

Agents' balances, under three months due 130,738.5  Agents' balances, over three months due 6,850.3  Bills receivable, taken for marine and inland risks 5,516.7	9
Total ledger assets, as per balance	- . \$1,033,689.43
NON-LEDGER ASSETS.	
Interest accrued on bonds	. 6,721.66
Gross assets	. \$1,040,411.09
<b></b>	
Cash not in control of trustees	9 .
prior to October 1, 1913	9
D) 35,861.6	5
Total	. 113,103.33
Total admitted assets	. \$927,307.76
LIABILITIES.	,
Gross losses adjusted and unpaid	0
Total \$507,830.3:	
Deduct reinsurance due or accrued 140,480.2	
Net amount of unpaid losses and claims	- . <b>\$367,350.0</b> 8
Unearned premiums on inland navigation risks \$73,668.1 Unearned premiums on unexpired marine risks 126,235.9	
Total unearned premiums	- . 199,904.04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	,
Estimated federal, state, and other taxes, hereafter payable	
Contingent commissions or other charges due or accrued	. 25,000.00
Total liabilities, except deposit capital	)
Surplus as regards policy-holders	311,053.64
Total '	\$927,307.76

RISKS AND PREMIUMS, 1913.			
MARINE AND INLAND. In force December 81, 1912	Risks.	Premiums.	
Written or renewed during the year	\$160,151,502 8,086,319,752	\$571,074.27 1,846,565.81	
Totals  Deduct those expired and marked off as terminated	8,196,471,254 8,051,855.882	\$2,417,639.58 1,793,545.02	
In force at the end of the year 1913  Deduct amount reinsured	\$144,615,872 41,258,096	\$624,094.56 800,949.71	
Net amount in force December 81, 1918	\$108,857,276	\$828,144.85	
GENERAL INTERROGATORIE	8.		
Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?  Answer			
Business in Connecticut, 191	3.	Marine and	
Construction		Inland.	
Gross risks written Less \$56,275.00 risks canceled, and \$0.00 reinsurance authorized in Connecticut	in companies	\$21,017,580.00 56,275.00	
Net risks written			
Gross premiums on risks written Less \$985.54 return premiums; and \$0.00 premiums fo in companies authorized in Connecticut	r reinsurance	\$7,978.18	
		935.54	
Net premiums received  Losses paid  Less losses on risks reinsured in companies authorized is		\$7,042.59 \$5,757.24 0.00	
Net losses paid		\$5,757.24	
Less losses on risks reinsured in companies authorized in	n Connecticut	\$5,757.24 0.00	
Net losses incurred	• • • • • • • • • • • • • • • • • • • •	\$5,757.24	
Schedule D. Bonds owned by the Communicipal Bonds:— Book	mpany. Value. Rate.	Market value.	
	000.00 102	\$102,000.00	
New York City, 41/2 %, 1957	000.00 104	15,600.00	
New York City, 4%, 1959	023.44 96 681.25 100	24,000.00	
New York City 214 % 1954	112.50 85	137,000.00 8,500.00	
New York City, 3%, 1920 210.	000.00 93	195,300.00	
New York City, 31/2 %, 1921 25,	000.00 95	23,750.00	
New York City, 3½%, 1952 5,	000.00 85		
New York City, 3½%, 1954	012.50 85	76,500.00	
RAILEOAD BONDS:			
	000.00 92	. 23,000.00	
Chicago, Rock Island & Pacific, 4%, 1988 2,	820.00 84	2,520.00	
Denver & Rio Grande 5% 1928 25 (	000.00 91	22,750.00	
Lake Shore & Michigan Southern, 81/2%, 1997 46,	700.71 85 000.00 88	42,500.00 13,200.00	
Pennsylvania, 84%, 1915	531.25 97	14.550.00	
	000.00 96	57,600.00	
Totals \$798,	881.65	\$768,020.00	

## UNITED STATES BRANCH OF THE UNION MARINE INSURANCE COMPANY, LIMITED,

### LIVERPOOL, ENGLAND.

Admitted to the United States, October, 1880.

United States Manager, Franz Herrmann & Co., 37-43 Wall St., New York City.

Trustees, GEORGE F. CRANE, T. S. TAILER, of New York.

## DEPOSIT CAPITAL. \$200,000.00.

Amount of ledger assets December 31, 1912	•••••	\$895,258.52
INCOME.		
Marine and Inland.		
Gross prems. received during the year \$2,112,832.47		
Deduct reinsurance,		
\$1,137,664.98 and return premiums,		
\$194,381.67 1,332,046.65		
Received for premiums	\$780,785,82	
Gross interest on bonds	4100,100.02	
Gross interest on deposits 1,408.57		
Total gross interest	22,719.96	
Received from home office	34,384.52	
Total income		837,890.30
Sum of both amounts	••••••	\$1,733,148.82
DISBURSEMENTS.		
Marine and		

**\$**568,396.90

Expenses of adjustment and settlement of losses	8,753.56	
Commissions or brokerage	196,252.86	
Allowances to local agencies for miscellaneous	100,200.00	
agency expenses	5,688.32	
Expenses of special and general agents	7,471.21	
Salaries, fees, and all other charges of officers,	.,	
directors, trustees, and home-office employees	16,748.27	
Rents	725.00	
Advertising, \$533.16; printing and stationery,		
\$9,207.40	9,740.56	
Postage, telegrams, telephone and express	2,907.90	
Legal expenses	357.78	
Underwriters' boards and tariff associations	2,923.40	
Fire department, fire patrol and salvage corps		
assessments, fees, taxes, and expenses	108.78	
Inspections and surveys	831.53	
State taxes on premiums	25,400.61	
Insurance-department licenses and fees	5,475.66	
Remitted to home office	121,412.68	
Agents' balances charged off	579.28	
Total disbursements	••••••	973,774.30
Balance		\$759.374.52
		********
I EDORD ACCETS		
LEDGER ASSETS.	<b>6</b> =70 104 47	
Book value of bonds, (Schedule D)	\$572,184.47	
Cash in company's offices	264.43	
Deposits in trust companies and banks on interest	14,112.54	
Agents' balances, under three months due	154,607.86	
Agents' balances, over three months due	12,323.25	
Bills receivable, taken for marine and inland risks	5,436.62	
Cash deposit with treasurer of Massachusetts	445.35	
Matalia I an acceto a manifestaria		A=== 0=+ =0
Total ledger assets, as per balance		\$759,374.52
NON-LEDGER ASSETS.		
Interest accrued on bonds		5,980.00
Gross assets		<b>\$</b> 765,354.52
DEDUCT ASSETS NOT ADMITTE	en.	
Cash not in control of trustees	\$14,822.32	
Agents' balances, representing business written	10 202 07	
prior to October 1, 1913	12,323.25	
Book value of bonds over market value (Sched. D)	40,639.47	
Total		67,785.04
Total admitted assets	• • • • • • • • • •	<b>\$697,569</b> .48

LIABILITIES.	•	
Gross claims for losses reported and unadjusted, plus reserve for losses incurred prior to December		
31, not reported	\$259,233.68 11,087.16	
Total  Deduct reinsurance due or accrued	\$270,320.84 141,838.90	
-		
Net amount of unpaid losses and claims Unearned premiums on long term risks Unearned premiums on time, hull and cargo risks Unearned premiums on unexpired marine risks	\$39.33	\$128,481.94
Total unearned premiums	e or accrued	193,032.47 500.00 25,000.00 2,492.12
Total liabilities, execpt deposit capital  Deposit capital required by statute  Surplus over all liabilities	\$200,000.00	<b>\$</b> 349,506.53
Surplus as regards policy-holders		348,062.95
Total		\$697,569.48
SPECIAL DEPOSITS. (Showing deposits not held for protection of a	Il policy-holder	<b>"5.)</b>
State, Country, Municipality, Etc.  Georgia	Market value of deposit. \$10,000.00	Corresponding liabilities.
D D		

RISKS AND PREMIUMS, 1913.		
MARINE AND INLAND.	Risks.	Premiums.
In force December 31, 1912	\$37,704,819 481,885,366	\$701,931.39 2,112,832.47
Total Deduct those expired and marked off as terminated	\$469,389,685 433,783,803	\$2,814,763.86 2,090,358.91
In force at the end of the year 1918  Deduct amount reinsured	\$35,605,882 15,998,995	\$724,404.95 859,541.83
Net amount in force December 31, 1913	\$19,606,887	\$864,863.12

### GENERAL INTERROGATORIES.

\$80,000.00

**FIRE** — 62

Business in Connecticu	т, 1913.		Marine and Inland.
Gross risks written			\$1,102,250.00
authorized in Connecticut	drance in com	· · · · · ·	42,105.00
Net risks written			\$1,060,145.00
Gross premiums on risks written Less \$615.22 return premiums, and \$166.54 premi			\$5,876.45
Less \$615.22 return premiums, and \$166.54 premiums in companies authorized in Connecticut	ums for reins	rance	781.76
Net premiums received			\$5,094.69
Less losses on risks reinsured in companies author			\$2,196.06
Less losses on risks reinsured in companies author	rized in Conn	ecticut	173.65
Net losses paid	<b></b> .		\$2,022.41
Losses incurred	rized in Conn	ecticut	\$2,048.56 173.65
Net losses incurred			
,		••••	<b>41,014.01</b>
Schedule D. Bonds owned by	the Company.		
STATE AND MUNICIPAL BONDS: —	Book value.	Rate.	Market value
Atlanta, Ga., 4½%, 1937 Cleveland, Ohio, 4%, 1920	\$10,394.00	100	\$10,000.00
Cleveland, Ohio, 4%, 1920	50,831.10	101	50,500.00
Cleveland, Ohio, 4%, 1926	51,221.90 14,000.00	103 98	51,000.00 13,720.00
Massachusetts State, 572 %, 1955	10,004.44	85	8,500.00
New York City 316 % 1940	100,000.00	87	87,000.00
New York City, 3%, 1914	100,000.00	100	100,000.00
Massachusetts State, 3½%, 1933  New York City, 3½%, 1954  New York City, 3½%, 1940  New York City, 3%, 1914  New York City, 4¼%, 1980	7,201.25	100	7,000.00
RAILROAD BONDS:			
Atchison, Topeka & Santa Fé, 4%, 1995	41,500.00	93	38,595.00
Boston & Maine, 31/2 %, 1923	1,000.00	82	820.00
Boston & Maine, 3½%, 1923 Boston & Maine, 4½%, 1944	7,000.00	79	5,530.00
Boston & Maine, 4½%, 1944  Boston & Albany, 5%, 1938  Carthage & Adirondack, 4%, 1981  Central of New Jersey, 5%, 1987  Chicago, Burl. & Quincy, 3½%, 1949  Chicago, Burl. & Quincy, 3½%, 1949  Chicago Northwestern, 3½%, 1987  Detroit, Grand Haven, Mil., 6%, 1918  Fitchburg, 4%, 1916  Kansas & Colorado Pacific, 6%, 1938  Minneapolis, St. Louis, 4%, 1949  New York & Putnam, 4%, 1993	4,227.50	105	4,200.00
Carthage & Adirondack, 4%, 1981	<b>24,30</b> 0.00	89 114	24,030.00
Chiange Burl & Ouiney 214 of 1949	9,000.00 4,715.49	82	10,260.00 4,100.00
Chicago, Burl & Quincy, 372 70, 1949	26,406.72	82	22,960.00
Chicago Northwestern, 31/6 %, 1987	4.598.75	80	4.000.00
Detroit, Grand Haven, Mil., 6%, 1918	1,000.00	102	1,020.00
Fitchburg, 4%, 1916	8,000.00	98	2,940.00
Kansas & Colorado Pacific, 6%, 1938	5,450.00	101	5,050.00
Minneapolis, St. Louis, 4%, 1949	3,000.00	51	1,530.00
New York & Putnam, 4%, 1993	16,150.00	92	15,640.00
New York & Putnam, 4%, 1993 New York, New Haven & Hartford, 4%, 1955 New York Central & Hudson River, 3½%, 1997	41,134.44 4,450.00	77 82	30,800.00 4.100.00
Old Colony 4% 1938	3,000.00	89	2,670.00
Pennsylvania Co., 3½%, 1941	24,598.88	83	21,580.00
MISCELLANEOUS BONDS:			
Solvay Process Co., Sennet Solvay Joint Imp. Deb.			
5%, 1918	4,000.00	100	4,000.00
Totals	\$572,184.47		\$531,545.00

## STATISTICAL TABLES

CAPITAL, ASSETS, LIABILITIES, SURPLUS AND AMOUNT AT RISK, DECEMBER 31, 1913.

NAME OF COMPANY	Paid-up Capital	Admitted	Liabilities excluding Capital	Capital and Surplus	Net Amount at Risk	Assets to Amt.	Per ct. of Cap. and Surplus to Amt. at Risk
Stock Co's of Conn. Ætna. Hartford	\$5,000,000,00	<b>\$22.481.250.34</b>	\$10.571.860.45	\$11,909,389,89	<b>8</b> 1, 484, 206, 137, 00		. 8
Auto. Ins. Co., Hartford	300,000	693,982	Ę	622,677	320,561.		18.75
Connecticut, Hartford	99,	200	8	2,322,408	28,125		ଛ
Hartford, Hartford	9 9 9 9 9	33	3	9,548,522	842,445		8.9
Orient Hartford	38	28	. 53. 9, 403, 330. 65 1, 638, 010, 83	6,082,440	240,617. 981 416		₹.
Phoenix, Hartford	98	8	\$	8, 160, 915	446, 176.		92.
Security, New Haven Standard, Hartford	1,000,000.00	4, 104, 636.11	2,302,130.11	1,802 731	384, 406, 905.00 87, 030, 443.00	1.07	<del>4</del> .8
Totals	15,800,000.00	95,330,440.70	52,288,198.44	43,042,242.26	8,260,702,824.00	1.15	.62
NAME OF COMPANY			Liabilities	Surplus of Assets over Liabilities			
Mutual Co's of Conn.							
			\$4,796.73	\$44,352	525		3.21
Farmers', Sutheld		736.90	3,333.11	12,596	3		1 &
Guilford, Guilford		4,037,20	413.86	3,400	38		8 <del>4</del> 8
Hartford Co., Hartford		873	306,862.14	992,011.	480,793		3.48
Litchfield, Litchfield		149,353.85	61,615.76	87,738.	<b>25</b>		1.97
Middlesex Middletown		38	213,950,08	905,000	32		88
Mut. Assurance, Norwich.		752	589.82	16, 163.	129,570		12.47
New London Co., Norwich.		074	116,688.73	179,386.	73		.75
Patrons, Middletown		<b>E</b>	4,758.12	9,185.	028,771.		8.
Rockville, Rockville		26,690.49 2,830.40	2,119.54	24, 570.95	496, 120.00 672, 844, 00	20 20 20 20 20 20 20 20 20 20 20 20 20 2	8 8 8
The Survivant of the Survivant		2,000			201210		
Totals		\$2,995,299.67	\$720, 134. 12	\$2,275,165.55	\$111, 198, 749.00	7.60	2.09

Stock Co's of Other States.					•		
Agricultural	\$500,000.00	<b>\$4</b> , 297, 077. 96	\$2,246,441.06		-		.53
Albany	250,000.00	1,074,851.50	371,989.17				1.13
Allemannia	200,000.00	1,835,746.31	882,830.50				.62
Alliance	750,000.00	••					1.31
American, N. J	1,000,000.00	-					.46
American Central	2,000,000.00						.37
American Druggists'	200,000.00	351,931.24	64,364.26				2.54
Arlington	200,000.00						4.64
Assurance Co. of America	200,000.00						1.51
Boston	1,000,000.00		-				86.
Buffalo Commercial	200,000.00						98.
Buffalo-German	200,000.00						1.37
Caledonian-American	200,000.00						8.24
Camden	600,000.00						92.
Capital	200,000.00						1.4
Central National	200,000.00						2.89
Citizens'	200,000.00						30
City of New York	280,000.00						2.
Colonial Assurance	200,000.00						1.58
Commerce	200,000.00						88.
Commercial Union	200.000.00						.72
Commonwealth	500,000.00						.82
Concordia	600,000.00						.49
Continental	2,000,000.00	••	Ä		_		86.
County	400,000.00						.79
Detroit	200,000.00			1,574,706.83	111,467,	2.8	1.41
Detroit National	370,700.00	585,564.04	91,810.14	493,753.90			3.79

TABLE I.—CONTINUED

NAME OF COMPANY.	Paid-up Capital.	Admitted Assets.	Liabilities ex- cluding Capital.	Capital and Surplus.	Net Amount at Risk.	Per cent. of Assets to Amount at Risk.	Per cent. of Capital and Surplus to Amt. at Risk.
Stock Co's of Other States	000 000	1000	}	1000	000 000 010		
Equitable	\$400,000.00 \$50,000.00	17.020,000	\$290,880.00 000,000,000	8004, 630.Up	\$42,868,962.00		 8.
Fidelity-Phenix	2,500,000.00	14,908,097.71		6,680,066.92	1,267,204,017.00		80.
Fire Association	750,000.00	9, 154, 808, 16		3,331,646.87	795,855,056.00		.42
Fireman's Fund	1,500,000.00	9,864,871.84		3,751,245.30	751,866,329.00		<b>8</b> .
Firemen's	1,000,000.00	6,839,209.99		3,720,038.31	647,967,531.00		88.
Franklin, Pa	8	3,215,312.86	2,156,376.13	1,068,936.73	296,868,873.00		88.
German Alliance	400,000.00	1,846,013.24	595,539.67	1,250,473.57	92,893,480.00		1.35
German American	2,000,000.00	21,724,918.16	10,479,062.61	11,245,855.55			191
German Fire	300,000,000	1,130,359.69	656,640	473,718.79			38
Germania	1,000,000.00	7,280,197.27	3,663,930.	3,596,266.99			.51
Girard	600,000.00	2,532,069,86	1,604,008.	928,080.97	241,332,096.00	1.06	88.
Glens Falls	500,000.00	5,523,655.73		2,819,300.88			.69
Globe & Rutgers	400,000.00	8,020,276.62					<b>.</b>
Granite State	200,000.00	1,198,825.68					96
Hanover	1,000,000.00	4,724,407.33					\$.
Home	6,000,000.00	33, 139, 915.81		_	••		<b>.</b>
Humboldt	300,000.00	1,457,320.79					88.
Ins. Co. of No. America	4,000,000.00	17,822,722.23		8,000,000.00			<b>2</b> .
Ins. Co. of State of Penn	1,000,000.00	4,006,653.09					.43
Liverpool & London & Globe	200,000.00	1,080,710.68					1.58
Lumber	400,000.00	622,968.53	82,156.40		2,419,084	25.75	22.38
Massachusetts	200,000.00	1,369,776.13	581, 162.65	788,613.48	79,609,882.	1.72	<b>8</b> 6.
Mechanics & Traders	300,000.00	1,521,714.15	674,419.43	847,294.72	106,307,417	1.46	8.
Michigan Commercial	400,000.00	921,089.40	339, 586.50	581,502.90	44,338,931.00	2.08	1.31
Michigan F. & M	400,000.00	448		784, 185.24	121,326,612.00	1.28	.65
Milwaukee Mechanica	1,000,000.00	4,436,715.94	2,585,503.00	1,851,212.94	434,201,940.00	1.02	<del>.</del> 43

34.	7.7	: X	8.	.73	<b>6</b>	.59	1.24	<b>9</b> 4.	<b>3</b>	<b>8</b>	8.	.74	<b>3</b>	1.24	.47	<b>\$</b> .	88.	.78	<b>3</b> 4.	æ.	8	.52	.67	\$	S,	.41	99
86.	8. 8.	1.07	1.45	1.47	1.42	1.16	1.67	1.00	1.8	26.	1.88	1.22	1.09		1.14	1:38	1.08	1.37	1.22	1.19	16.	1.68	1.33	86.	8.	<b>.99</b>	1.25
8	8		8																								8
-	\$3	527	88	8	2	8	8	739	8	88	53	多	3	88	జ్ఞ	412	192	388	<b>3</b> 8	62	282	38	219	216	3	82	199
88	128 28	739	014,	8	8	\$	112,	410,	88	8	8	11,	8	88	88	471,	ଞ୍ଚ	88	157,	8	88	274	786,	89	212,	8	850, 199
\$340		435	138	7	439	594	128	133	288	8	<b>%</b>	8	73	8	431,	1	150	8	14	916	119,	දු	8	8	100	490,	478.741.12.28.155.
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<u>55</u>	·		_		_	<u></u>		_						_	Ξ	Ξ	_			લં		_	_		_		6
National-Ben Franklin	National Brewers'	National Union	Newark	New Brunswick	New Hampshire	Niagara	No. British & Mercantile	Northern	North River	Northwestern National	Old Colony	Pelican	Pennsylvania	People's National	Providence Washington	Oneen	Reliance	Rhode Island	St. Paul, F. & M	Springfield	Teutonia Fire	United Firemen's	United States	Westchester	Western	Williamsburgh City	Totals

TABLE I. - CONCLUDED

NAME OF COMPANY.	Guaranty Capital.	Admitted Assets.	Liablitties, excluding Capital.	Capital and Surplus.	Net Amount at Risk.	Per cent. of Assets to Amount at Risk.	Per cent. of Capital and Surplus to Amt. at Risk.
Mutual Co's of Other States.				·			1
Berkshire	:::::::::::::::::::::::::::::::::::::::	\$226,206.51	\$129,562.55	596, 643.96	<b>\$18,276,112.00</b>	1.24	
Dorchester	:	232,340.53		63,361.61	21,421,995.00		8.
Farmers	• • • • • • • • • • • • • • • • • • • •	1,152,424.98		542,513 99	96,666,288.00		8.3
Fitchburg	:	270,020.90		71,597.25	27,534,501.00		82.
Holyoke.	\$100,000.00	1,021,684.32		660,597.37	45,631,581.00		1.45
Indiana Lumbermen's		437,897.94	186,915.73	250,982.21	17,286,018.00	25.54	1.45
Lowell		198, 422. 76		83,774.60	14,046,006.00		8.
Lumber		769,958.33		538, 502. 11	19,810,679.00		2.72
Merchants & Farmers		275,078.52		138,247.77	20,521,654.00		.67
Merrimack	• • • • • • • • • • • • • • • • • • • •	301,455.47		, 92,200.62	32,661,684.00		.28
Middlesex		691,527.19		234, 188. 37	47,263,331.00		<b>2</b> 8.
Norfolk		654,208.23		454,981.08	27,108,616.00		1.68
Pawtucket		525,804.75		252, 796.01	86,672,081.00		<b>6</b> 9.
Pennsylvania Lumbermen's		613,049,72		382,754.90	20,449,196.00		1.87
Providence		759, 461, 52		536,548,23	37,495,904.00		1.48
Quincy		830,728,96		549, 154, 81	37,970,830.00		1.45
Traders & Mechanics		526,926.35		183,441.88	42,268,716.00		.48
Worcester		884, 433. 49	274,758.10	609,675.39	39,253,621.00		1.66
			•				
Totals		\$100,000.00 \$10,271,630.47	\$4,529,683.31	\$6,741,947.16	\$602,308,713.00	1.71	<b>38</b> .
NAME OF COMPANY	Deposit	Admitted Assets	Liabilities ex- cluding Statutory	Deposit	Net Amount	Per Cent. o	Per Cent. of Per Cent. of Assets to Deposit and
•	United States	United States	United States	Surplus	Risk	at Risk	Amt. at Risk
Co's of Other Countries.							!
Atlas	\$200,000.00 200,000.00	<b>\$2,478,706.48</b> 2.802.047.43	1,796,019.88	\$1,063,987.42 1.006.028.05	\$248,178,139.00 301.541.016.00	88	<b>.</b>
Balkan National	200,000				175,269,124.00	•	ž
Bulgaria, First Bulgarian	200,000				116,177,798.00		2.8

12.	19	.28	Z.	. 24 4	æ.	<b>8</b> 3.	<b>8</b>	.15	.41	8.	8	1.93	1.10	\$.	%	86.	.23	.78	8.	8.	8.	.18	.21	.67	92.	1. 28.	2.	.53	.17	1.42	<b>8</b> .	1.13	.32	.81	.29	. 51
<b>8</b> .																									1.51	2.48	<b>2</b> 5	1.24	<b>28</b> .	2.09	1.49	1.79	.82	1.47	.91	1.16
\$265,425,503.00 170,853.091.00	783,271,843.00	132,679,826.00	66,759,301.00	213, 739, 743.00	90,088,380.00	1,525,505,547.00	422, 592, 310,00	559,638,380.00	67,097,978.00	760,379,506.00	38,658,456.00	28,571,943.00	70,831,682.00	987,672,437.00	514,091,521.00	311,325,851.00	308, 226, 993.00	38,658,456.00	435,036,183.00	228, 622, 414.00	710,024,476.00	1,572,392,833.00	298,860,194.00	464, 100, 820.00	68,142,687.00	23, 105, 882.00	559,528,100.00	119,780,418.00	156,694,593.00	60,438,800.00	61,499,359.00	33, 434, 344.00	255,645.	61,203,840.00	\$39,029,372.35 \$13,498,414,422.00	\$83,550,700.00 \$582,620,654.87 \$324,053,186.43 \$258,567,468.44 \$50,628,474,907.00
\$544,437.53 310.019.33	_					4,				465,337,34	364, 164, 44								1,286,280.65				623,406.00					635,800.77	272,713.43	859,397.40	528,113.54	376,333.40	801,826.67	494,442.08	\$39,029,372.35	\$258,567,468.44 \$
\$1,613,837.69 1,070,961,84	4,973,									_	•					1,836,840.20							1,841,478.82				ຄວ	847,475.	1,066,026.	401,139.	386,166.	222,	1,509,409.	406,181.86	\$83,631,856.35	<b>\$</b> 324,053,186.43
\$2,158,275.22 1,380,981,17	6,479,		759,	1,897,048.	1,247,182.	13,924		3,889	743	'n			1,361,099.73										2,464,884.82							_		599, 294. 73	81	899,623.94	\$8,200,000.00 \$122,661,228.70	\$682,620,654.87
\$200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000,00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000 00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00	200,000,00	200,000.00	200,000.00	\$8,200,000.00	\$83,550,700.00
Caledonian	Commercial Union	Fire Reassurance	General Fire.	Hamburg-Bremen	Law Union and Rock	Liverpool & London & Globe.	London Assurance	London and Lancashire	Minerva Retrocession	Munich	Nationale	Netherlands Fire and Life	Nord Deutsche	No. British and Mercantile	Northern Assurance	Norwich Union	Palatine	Phenix Fire	Phoenix Assurance	Pruseian National	Rossia	Royal	Royal Exchange	Scottish Union and National	South German	State	San	Svea Fire and Life	Swiss National	Union Assurance	Union Fire	Urbaine Fire	Western	Yorkshire	Totals	Grand Totals

# TABLE II.—ASSETS, DECEMBER 31, 1913.

\$14,871.15 \$2,995,299.67		\$30,081.09	\$250,914.56	\$1,300.00 \$2,429,460.37		\$44,672.50	\$224,000.00	Totals
26,690.49	22.50		7,542.99	19,125.00		2,000.00		Rockville, Rockville
296,074.51	79.798	10,640.16	36,807.68	208,759.00		4,000.00	35,000.00	NewLondonCo., Norwich
16,752.96			16,352.96	400.00				Mut. Assurance, Norwich
1,119,935.21	4,282.32	15,193.97	1,088.51	849,336,37	6,254.00	6,254.00	\$189,000.00	Madison, Madison
149,353.85		1,868.44	36,162.17	96,850.00	\$1,300.00	11,618.50		Litchfield, Litchfield
1,298,873.38	5,0	1,514.36	59,645.54	1,231,755.00				Hartford Co., Hartford
9,815.15	168.62		3,626.53	2,720.00		3,300.00		Farm'g n Val'y, Farm'g n Guilford Guilford
736.90	280.80		156.10					Farmers', Suffield
\$49.149.41	\$837.50	\$693.63	\$13.103.28	\$20,515.00		\$14,000.00		Mutual Co's of Conn.
\$95,330,440.70	\$1,062,242.40	\$7,773,435.11	\$5,145,918.92	\$224,350.00 \$75,340,710.35 \$5,145,918.92 \$7,773,435.11 \$1,062,242.40 \$95,330,440.70	\$224,250.00	\$3,464,016,67	\$2,319,867.25 \$3,464,016,67	Totals
1,221,742.56		87,202.83	49,924.11	1,071,146.60	24,130.00	411,000.00	200,100,00	Standard, Hartford
14,568,055.88	157,611.67	1,108,762.17	658,498.91	12,392,069.75	24,750.00	33,100.00	141,013.38	Phoenix, Hartford
3,487,488.46	_	281,523.71	376,716.14	2,623,395.00			167,686.38	Orient, Hartford
26,525,973.85	281,152.55	2,484,936.99	880,171.29	21,656,446.35	32,500.00	1 566 150 00	737,600.00	National Hartford
6,761,549.25	61,006.69	355,540.00	431,337.56	4,880,315.00	30,000.00	. 55	3,250.00	Connecticut, Hartford
\$100,156.82 \$22,481,250,34	\$100,156.82	625,299.55 \$1,778,184.72		\$60,000.00 \$18,507,609.25 \$1	\$60,000.00		\$410,000.00	Att Ing Co Hartford
								Stock Co's of Conn.
Total Admitted Assets	Other Assets less Deductions	Agents' Balances	Cash in Office and Bank	Bonds and Stocks	Loans on Collateral	Mortgage Loans	Real Estate	NAME OF COMPANY

	\$42,687.70 \$4,297	5,580.33 1,074	30,052,09 1,835	23,008.32 2,275	362,787.54 9,948	49,247.99 5,413	4,896.46 351	2,715.57 411	4,743.06 552	68,887.90 6,384	5,593.08 622	25,072.39 2,631	6,303.34 253	30,642.82 3,056	3,924.16 761	14,942.06 355	8,351.07 810	7,971.69 1,556	5,025.00 450	6,980.94 747	9,274.00 1,089	20,722.73 2,633	22,443,85 2,354	212,405.38 27,628	10,725.10 1,153	27,733.55 2,278,	9,121.09 585	
	\$300,645.0	43,929.	126,996.	133,649.	568,320.4	608,484.	13,702.	4,086.8	16,267.	624,179.8	33,791.	99,292.0	12,295.	252,143.0	30,748.	37,643.	167,452.8	151, 125.	21,816.	41,857.8	116,096.	138,556.	288,902.	1,090,821.	60,344.8	114,017.02	22,431.	
	\$299,974.	38,324	159,165.	135,364.	391,629.	860,879.	9,914.	1,297.	87,634	448,675,	66,270	130,967.	4,788.	83,928.	22,660	30,058	86,096	209,759.	60,408	36,145.	75,879,	68,557.	113,796.	3,127,026	62,452.	92,663.13	36, 195.	
	\$2,781,990.50				6,361,051.66	4,061,481.20	323,417.27	70,500.00	444,175.00	4,487,700.43	387,240.00	1,421,149.18		_			453,240.00	915,100.00	363.300.00	532, 157.50	888,187.00	2,098,331.00		≂		976, 223. 95		
	\$128,400.00	•	8,000.00	:	:	302,385.62				20,000.00	:	10,500.00		96,070.00		:										8,600.00		
	\$712,862.00 \$]			•	1,771,440.75	40,739.61		131,495.90		441,500.00	129,500.00	419,650.00		525	114.	64,580.00	8	୍ଥର	:	30,800.00		307,100.00	971,307.52	2,700.00	172,040.00	841,142.65	337,815.00	
<b>.</b>	\$30,517.77	75,000.00	142,000.28		493,000.00			200,960.00	:	393, 197. 69		525,000.00		g	83,200.00	8				100,000.00			:	1,175,000.00	71,165.00	217,659.12		
Stock Co's of Other States	Agricultural	Albany	Allemannia	Alliance	American, N. J	American Central	American Druggists'	Arlington	Assurance Co. of Amer	Boston	Buffalo Commercial	Buffalo-German	Caledonian-American	Camden	Capital	Central National	Citizens'	City of New York	Colonial Assurance	Commerce	Commercial Union	Commonwealth	Concordia	Continental	County	Detroit	Detroit National	

#### TABLE II.—CONTINUED

8	STATISTICAL TABLES.
Total Admitted Assets.	\$960,525.71 14,958,097.71 9,154,808.16 9,864,871.84 6,839,208.99 3,215,312.86 1,130,324 21,724,918.16 1,130,326.69 7,260,197.27 2,532,069.86 5,532,069.86 4,724,407.33 33,139,915.81 1,457,320,79 1,080,710.66 1,080,710.66 1,521,714.15 921,089.40 1,521,714.15 921,089.40 1,547,443.95 4,486,715.94
Other Assets less Deductions.	\$9,065.74 381,395.40 100,762.69 238,042.82 52,732.16 36,269.79 9,146.50 247,038.48 10,063.11 44,750.84 30,434.57 47,262.20 37,646.47 12,381.58 24,719.00 4,767.50 4,767.50 4,767.50 5,683.59 8,688.25 28,683.38 11,399.20 29,500.75 49,136.73
Agents' Balances.	\$20,234,26 856,109.71 659,179,454.00 429,900.19 274,849.20 1,600,209.44 104,175.72 534,192.75 141,687.04 359,859.84 957,767.87 105,569.58 1,537,694.00 490,310.22 132,192.60 112,274.83 112,274.83 112,274.83 112,274.83 160,674.22 844,582.54
Cash in Office and Banks.	\$9, 263.54 1,698,237.94 749,604.74 749,604.74 748,701.48 150,761.17 97,898.87 163,584.17 530,906.18 86,565.56 441,027.44 343,016.28 77,140.52 297,132.16 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,327.96 1,018,32
Bonds and Stocks.	\$705, 382.17 11, 426, 354.66 5,026, 307.00 5,317, 953.54 2,554, 248.19 2,563, 615.00 1,639, 013.00 16,550, 134.00 4,907, 847.50 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,791, 232.69 1,792, 232.70 1,1970, 227.50
Loans on Collateral.	39,527,12 97,450.00 88,825.00 34,500.00 60,000.00
Mortgage Loans.	\$115,400.00 23,500.00 2,014,178.66,\$139,527.12 1,512,900.00 29,185.00 55,000.00 83,600.00 83,600.00 180,400.00 1,894,185.00 1,894,185.00 10,800.00 3,500.00 1,804,185.00 10,800.00 875,881.76 10,800.00 875,881.76 10,800.00 875,881.76 10,800.00 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76 875,881.76
Real Estate.	\$101,180.00 572,500.00 471,000.00 1,073,668.28 137,500.00 750,000.00 750,000.00 750,000.00 750,000.00 750,400.00 114,157.10 235,300.00 114,157.10 235,000.00 377,314.19 23,500.00 15,198.08 95,652.51 62,825.00
NAME OF COMPANY.	Stock Co's of Other States Equitable Fidelity-Phenix Fire Association Fireman's Fund Fireman's Fund Franklin, Pa German Alliance German American German Fire Germania Falls Glens Falls Globe & Rutgers Humboldt Humboldt Fins. Co. of No. America Ins. Co. of State of Penn Liverpool & Lon. & Globe Lumber Massachusetts Massachusetts Machanics & Traders Machanics & Traders Michigan F. & M. Michigan F. & M.

\$3,347,530.17 339,800.40 332,533.16 4,683,605.27																					4,839,495.82	4,135,907.49 351,362,055.33
\$43,137.04 4,279.57 4,501.71 384,083.88	16,753.99	52,712.47	31,828.49	6,182.87	13,230.18	32,299.00	6.874.02	101,200.98	21,923.81	38,831.52	92,267.17	14,735.40	11,262.01	132,121.29	61,012.52	12,691.26	22,691.77	4,160.80	14,425.93	11,372.14	51,397.67	4,135,907.49
\$233,204.26 4,057.67 54,834.99 621,291.95															_							27,038,869.97
\$215,485.69 22,853.16 39,879.86 2777.854.48																		120,147.66	297,132.77	42,296.88	365,049.35	22,212,795.36
\$138,207.50 308,610.00 233,316.60 2,717.870.56	1,033,189.41	5,127,811.50	5,366,663.00	1,037,805.00	1,792,576.65	4,536,393.15	654,096.00	6,241,309.00	1,034,669.00	3,789,302.00	8,577,211.49	1,196,705.00	1,110,279.50	7,172,928.08	6,670,492.00	00.080.09	1,361,440.00	911,399.00	4,324,787.50	711,289.95	3,372,221.00	\$14,634,714.87   33,724,385.86   2,414,525.24   247,200,856.54   22,212,795.36   27,038,869.97
\$81,900.00	:	100,000.00	:		8,690.00			466,437.50								:	1,000.00				5,000.00	2,414,525.24
\$157,450.00 \$2,478,145.68  30.654.40  536.850.00	508,250.00	102,950.00	563,000.00	128,000.00	212,100.00	1,280,900.00	00,000,00	181,500.00	530,597.50		65,000.00	47,500.00		642,905.00	1,994,970.00	750,407.52	164,650.00	51,000.00	128,110.00	00.000.09	563,158.86	33,724,385.86
\$157,450.00	150,000.00	102,250.00				178,000.00		139,000.00	93,295.84			134,000.00		254,580.84	300,000.00	74,850.66	82,900.00		5,876.00	3,500.00	107,373.70	14,634,714.87
National-Ben Franklin National Brewers' National Lumber National Union	Newark	New Hampshire	Niagara Nargartile	Northern	North River	Northwestern National	Old Colony	Pennsylvania	People's National	Providence Washington	Oneen	Reliance	Rhode Island	St. Paul, F. & M	Springfield	Teutonia Fire	United Firemen's	United States	Westchester	Western	Williamsburgh City	Totals\$

### TABLE II. -- CONCLUDED.

NAME OF COMPANY	Real Estate	Mortgage Loans	Loans on Collateral	Bonds and Stocks	Cash in Office and Bank	Agents' Balances	Other Assets less Deductions	Total Admitted Assets
Mut. Co's Other States. Berkshire		\$12,300.00		\$191.985.00	\$5.351.66	\$15.134.93	\$1.434.92	\$226.206.51
Dorchester	\$15,900.00	13,700.00	90	178,675.00	3,352.22	8,576.48		
Farmers'	41,462.92		57,121.50	594,250.00	156,098.22	79,139.04	7	
Fitchburg	59,000.00		:	166,955.00	16,841.56	19,985.41		
Holyoke	69,000.00			880,438.72		32,860.83		
Indiana Lumbermen's	46,000.00	205,400.00		149,270.00	14,924.35	16,274.84		
Lowell		5,500.00		167,777.00		9,753.18		
Manhor	00 000 00	00 020 00	:	100,007,00		19,779.89		
Merrimack	00,000,00	120,727,00	4 000 00	135 183 00		91,603,05	9,207.10	301 455 47
Middlesex	40,417.84	34,400.00	:	481,935.00	13,129,39	14,989.04		
Norfolk	15,000.00	20,750.00		582,145.00				
Pawtucket	44,640.00			371,301.00				
Penn. Lumbermen's		3,500.00		481,670.00			7,036.91	
Providence		70,150.00	:	637,595.00				
Quincy	4,900.00	78,355.00	П	594,646.00		11,210.86		
Traders and Mechanics	17,000.00		16,760.00	433,183.00	4,386.90			
Worcester	167,100.00	219,775.00		436,240.00	42,593.29	7,722.83		
Totals	\$580,420.76	\$580,420.76 \$1,089,536.28 \$204,881.50	\$204,881.50	\$7,304,690.72	\$661,215.19	\$338,165.10	\$92,720.92	\$92,720.92 \$10,271,630.47
Co's of Other Countries. Aachen and Munich	\$60,000,00			\$2,230,554.41				\$2,478,706.48
Balkan National				1,473,200.00	200,000.00	103,432.76	22,113.33	1,798,746.09
Bulgaria, First Bulgarian .				1,154,900.00				1,248,135.94

Caledonian	\$525,000.00		•	\$1,302,180.00	\$47,798.73	\$262,897.51	\$20,398.98	\$2,158,
Cologne Reinsurance				1,326,460.00		36,044.17	18,477.00	1,380
Commercial Union	888,000.00	\$29,000.00		4,377,620.00	:	1,103,497.66	81,323.58	
Fire Reassurance				1,226,900.00	56,642.95	76,190.36	18,764.60	
General Fire				658,070,00	:	64,910.69	36.873.85	
Hamburg Bremen				1,606,810.00	5,000,00	261,738.04	23,500.21	
Law Union and Rock	_	:		1.153,150.00		83,897.93	10,134.11	
Liverp'l & Lond. & Globe	1,396,392.22 3.	3,232,864.00	\$100.00	6,195,433.92	835,000,00	2.169,780.36	95,415.35	
London Assurance				3,087,675.00		463,048.61	44,707.85	
London and Lancashire	300,000.00			2,568,600.00	:	589,265.89	431,523.09	
Minerva Retrocession			:	719,550.00	:	16,589.67	7,462.00	743,601.67
Munich		:	:	4,545,018.81	835,021.19	39,912.49		5,419,952.49
Nationale	•		:	527,150.00		59,180.77		
Netherlands Fire and Life		:	:	695,560.00		76,241.40		
Nord Deutsche			:	1,190,380.00	:	154,341.00	16,378.73	
No. British & Mercantile		:		7,590,518.00	268,566.61	825,752.87		
Northern Assurance	190,000.00			4,080,435.00		489,861.00		
Norwich Union			:	2,406,464.00	281,373.06	294,819.80		
Palatine				2,346,850.00		312,933.03		
Phenix Fire			:	502,500.00	21,460.65	63,152.73		
Phœnix Assurance		:	:	2,950,900.00	172,807.97			
Prussian National			:	1,572,710.00	131,808.36	289,677.93		
Rossia	131,147.07		:	5,007,700.00	420,409.66	253,784.91		
Royal	4,348,500.00	251,100.00	:	5,866,772.00		—		
Royal Exchange			:	2,132,361.25	:			
Scottish Union & National	250,564.10	156,900.00		4,654,048.75				
South German	:	:	:	780,600.00				
State			:	522,764.50				
Swea Fire and Life	00.000.01×			1 174 200 00	143 316 04	135,655,98	30,778.00	1 483 276 42
Swiss National				1.281.400.00	- 3			
Union Assurance				1,169,580.00		79,516.98	11,440.00	_
Union Fire				676,324.00	126,861.26	102,160.31		
Urbaine Fire				534,457.77	:	52,945.85	11,891.11	
Western				1,805,911.30	CA	246,773.56	21,013.53	2,31
Yorkshire				691,240.00		101,078.82		868
Totals		3,668,864.00	\$100.00	91,096,346.45	5,191,113.17	12,691,912.56	1,713,289.13	122,661,228.70
Grand Totals	26,058,606.27 41,	991,475.31	2,845,056.74	$41,991,475.31 \\ [2,845,056.74 \\   423,372,064.43 \\   33,461,957.20 \\   47,872,463.83 \\  $	33,461,957.20	47,872,463.83		7,019,031.09 582,620,654.87

TABLE III.—ITEMS COMPOSING THE LIABILITIES, DECEMBER 31, 1913.

NAME OF COMPANY	Net Unpaid Losses and Claims	Uncarned Premiums, Fire	Uncarned Premiums, Marine and Inland	Due for Commissions, Brokerage, Return and Reinsurance Premiums	Other. Liabilities	Total Liabilities except Capital
Stock Co's of Conn.  Rens, Hartford Auto. Ins. Co., Hartford Connecticut, Hartford	\$722,598.94 2,025.32 306,358.33	<b>\$8</b> , 590, 14, 080, 17, 480	\$459,908.99 44,355.84	437.	\$798, 533.74 1,965.71 51,600.00	\$10,571,860 71,304 4,439,140
National, Hartford Orient, Hartford Phoenix, Hartford Security, New Haven Standard, Hartford	1, 22, 975.18 104, 562.66 578, 003.19 177, 926.26 39, 311.14	2, 140, 335. 1, 437, 381. 5, 619, 137. 2, 086, 790. 438, 883.	46,805.12	22,376.05 4,300.00 10,000.00	200,000.00 200,000.00 200,000.00 37,412.92 11,643.88	9,403,320.65 1,626,010.83 6,407,140.50 2,302,130.11 489,838.97
Totals	\$3,795,982.69	\$44,876,716.80	\$851,024.73	\$108,865.05	\$2,655,609.17	\$2,655,609.17 \$52,288,198.44
Mutual Co's of Conn.		2 30E 7			•	100 10
Farmers', Suffield		3,333.11		3, 33.11 111.23		
Guilford, Guilford		413.86				306 862
Litchfield, Litchfield	200.00	20,776.62	20,776.62 2,022.10	\$117.33	40,221.81	61,615
Middlesex, Middletown Mutual Assurance. Norwich	6,305.80	202,056.77			5,587.51	28.82
New London County, Norwich Patrons, Middletown	3,234.41	113, 454.32 4,758.12			98 98	4,768.12
Washington, Washington	750.00	2,122.85			3	
Totals	\$11,770.48	\$458,334.00	\$458,334.00	\$117.33	\$240,912.31	\$720, 184. 12

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SUCCE CO & OCHER STREET							
Agricultural	522	\$1,881,108.97			\$245,814.44	\$2,246,441.06	
Albany	86	325,010.07		\$1,571.08	6.062.01	371,989,17	
Allemannia	8	786,905.64	:	6,136.48	16,763.73	8	
Alliance	88	566,121.36			15,000.00	39	
E American, N. J	512.	4,892,911.60		52,774.93	425,114.00	370	
American Central	340,340.02	2,991,239.68	10,823.92		40,786.86	138	
American Druggists'	488	57,697.83	:		3,167.70	26	
28 Arlington	251.	19,709.79		117.20	68,791.81	870	
Assurance Co. of America	24,720.00	106,320.91		2,468.27	6,000.00	159,915,40	
Boston	249	1,644,841.69	262	6,061.31	163,374.45	312.	
Buffalo Commercial	128	264,887.95	:	1,475.00	5,525.00	014.	
Buffalo-German	21.0	677,584.66		3,500.00	26,500.00	55	
Caledonian-American	\$	14,165.34	:		800.00	9	
Camden	8	1.487,772.17			61.871.35	726	
Capital	Š	180, 589, 53	•		103,154,00	247.	
Central National	567	59,533.04			1,635.94	736.	
Citizens'	370	406.347.88	1,410.64		4.500.00	829	
City of New York	275	610,441.17		52.043.25	21,000,00	280	
Colonial Assurance.	497	91,423.10		3,500.00	2,500.00	921	
Commerce	8	243,583.23		8,650.43	6,700.00	25	
Commercial Union	282	436, 696.70		6,801.00	8,665.00	<b>¥</b>	
Commonwealth	132	840,854.18			31,600.00	487	
Concordia	8	1,120,145.81	:	87,856.87	40,000.00	122.	
Continental	537	9,174,075.59	66,244.68	71,494.46	735,626.12	978	
County	474	519,918.47		6,084.14	6,958.38	53	
Detroit	422	637,210.22			7,700.00	8	
Detroit National	7,325.31	82,731.96			1,752.88	91,810.14	

### TABLE III-CONTINUED.

			CONTINUED:			
NAME OF COMPANY.	Net Unpaid Losses and Claims.	Uncarned Fremiums, Fire.	Unearned Premiums, Marine and Inland.	Due for Commissions, Brokerage, Return and Reinsurance Premiums.	Other Liabilities.	Total Liabilities except Capital.
Stock Co's of Other States.						
Equitable	\$47,678.45	\$204,231.78	\$666.44	\$1,250.00	\$42,068.99	\$295,895.66
Fidelity-Phenix	440,432.60	7,095,623.21			646,003.52	8,278,040.79
Fire Association	354,826.20	5,422,655.28	700 010 03	185 000 00	46,679.81	6,823,161.29 6,113,626,54
Firemen's	236 153 03	2,845,185,81		8,500.00	29,332,84	3,119,171,68
Franklin, Pa.	142,829.92	1,965,289.30		31,158.02	17,098.89	2,156,376.13
German Alliance	97,872.62	487,667.05			.10,000.00	595,539.67
German American	889, 557. 50	9,420,868.36			168,636.75	10,479,062.61
German Fire	38,105.02	607,280.18		656.17	10,620.53	656,640.90
Germania	184,864,55	3,365,601.13		56,239.87	57,224.73	3,663,930.28
Girard	49,796.00	1,546,212.89		73 011 41	8,88	
Globe and Putmore	504 908 00	2,303,340.40		50,116.04	8,000	2, 70 <del>4</del> , 304.80 4 405 149 98
Granite State	48.944.77	594,020.23		7.469.52	11,002.19	
Hanover	230,629.96			52,702.28	57,648.58	
Home	1,184,259.90		406,778.00		2,100,000.00	
Humboldt	52,808.22		:		8,500.00	
Ins. Co. of North America	1,385,662.33	7,008,583.75		:	671,522.30	9,822,722.23
Ins. Co. of State of Pennsylvania.	325,206.48		142,450.10	4,000.00	71,152.20	2,608.878.69
Liverpool and London and Globe.	27,013.00				13,413.90	332,033.34
Lumber	71, 875,95		104 001 49		10,406,95	581 189 85
Mechanics and Tradera	66,991,59		` :	4.227.75	15,772.25	674, 419, 43
Michigan Commercial.	44,664.36	272,950.43	4.871.71	350.00	16,750.00	339, 586. 50
Michigan F. & M.	66,561.87	663, 473, 15		3,359.75	29,863.94	763,258.71
Milwaukee Mechanics.	157,849.01	2,288,319.37		20,000.00	119,834.62	2,585,503.00

#### LIABILITIES.

National-Ben Franklin	\$126,585.06	8	:	\$468.04	\$22,532.22	
National Brewers	445	10,004.80		10 K1K 78	<u>8</u> 5	19, 140.80
National Union	201,189,45	2 889 334 34		10,010.10		3
Vewark	83				978	8
New Brunswick	721	617			242	88
New Hampshire	316.	8		53,382.00	83	88
Niagara	37.	353	\$15,074.46	œ,000.00	710	20
North British and Mercantile	743	Z	<b>.</b>		8	487
Northern	86	8			8	913
North River	788	8			152	8
Northwestern National	88	88	:		192	356
Old Colony	<b>25</b>	88	61,583.06		874	872
Pelican	88	88		4,250.00	8	21
Pennsylvania	519.	88			8	88
People's National	101	8			8	83
Providence Washington	8	119,981	8	8	8	8
Oueen	83	ෂී	255,814.	8	22	ğ
Reliance	958	837	` :	115.	56	412
Rhode Island	88	8		28	8	563
St. Paul. F. & M.	88	88	440,218.01	38,321.20	8	750,923
Springfield	8	88		8	89	529
Teutonia Fire	125	712			8	690,337.
United Firemen's	8	\$			器	758.
United States	<b>£</b>	815			8	<del>2</del> 65
Westchester	573.	331			8	8
Western	88 88	847			8	673
Williamsburgh City	88	3	:		8	88
Totale	\$14 RSK 047 OK	E14 69K 047 0K \$153 111 49K NO	£4 104 607 07	£1 287 082 82	€0 K92 990 47 €199 993	100 822 214 91
T Organo	414,000, err . con	100,111, 200.001	110.100,101	1,001,000,00	49,040,400. It	, 014.

TABLE III-CONGLUDED.

NAMB OF COMPANY	Net Unpaid Losses and Claims	Uncarned Premiums, Fire	Unearned Premiums, Marine and Inland	Commissions, Brokarage, Return and Reinsurance Premium s	Other Liabilities	Total Liabilities except Capital
Mut. Co's of Other States.						
Berkshire	£2,683.97	\$122,821.82		\$1,121.13	86 98	8
Dorchester	3,704.22	159,939.28	• • • • • • • • • • • • • • • • • • • •	1,222.42	113.	978
Farmers'	63,773,98	539, 579, 68			557	910
Fitchburg	9,015.38	184,025.64			8	<u>a</u>
Holyoke	577.21	336,789.18		6.562.86	18, 167.70	361,086.95
Indiana Lumbermen's	3,500.00	179,461.23		```	8	915.
Lowell		111,878.03		317.21	60	<b>3</b>
•	3,954.72	221,145,13			88	456
Ē	3,435.23	131,028,62		405.08	<u>8</u>	8
	6,200.00	198,339,19		266.11	449	254
Middlesex	2,945,34	347,336,39		2.278.38	133	88
Norfolk	550.71	196,413.27		461.04	8	247
Pawtucket	7,103.06	261,313.29		1,367.51	2	8
ž	2,930.89	220,908.33			455	쳟
Providence	2,205.99	213,631.73			175.	913.
٠	991.29	278,890.35			1,692.51	574.
Traders and Mechanics	214.63	313,350.40			29, 919. 44	\$
Worcester	1,214.26	269, 296. 82			247	274,758.10
Totals	\$114,846.72	\$4,285,048.38		\$14,001.74	\$115,786.47	\$4,529,683.31
Co's of Other Countries. Aachen and Munich Atlas Balkan National British America Bulgaria, First Bulgarian	\$104,908.16 124,427.68 202,880.00 118,849.62	\$1,280,001.45 1,632,217.08 1,067,233.24 1,019,444.73 760,436.14.		\$10, 196.67 8,874.64 53,000.00 3,550.00	\$19,612.78 30,500.00 2,000.00 17,465.55 1,500.00	\$1,414,719.06 1,796,019.38 1,325,113.24 1,159,309.90

Caledonian	515.	ä			8	8
Cologne Reinsurance	614.	37.			8	8
Commercial Union	33	212	\$110,309,70	<b>\$</b> 15.300.00	410	560
Rito Resentance	362	4		7,500,00	٤	308
Ceneral Fire	Ş	497		6,666,98	ğ	ź
Hemburg, Bremen	455	418			٤	٤
Law Union and Rock	g	471			82	3
Livernool & London & Globe	918	2	201 877	٤	791	8
3	817	8	140,989	508	96	9
London and Lancashire	670	913.	75,264.55	6,800.00	637	276
Minerva Retrocession	652	130			8	792
Munich	780, 778, 00	4, 163, 837, 15			10,000.00	4,954,615.15
Nationale	ន	114.		85, 189, 52	8	525
Netherlands Fire and Life	781	g			8	514.
Nord Deutsche	8	3	36,638.80	2,500.00	ଞ୍ଚ	83
No. British and Mercantile	86	874	:		250	8
Northern Assurance	284	g		268	134	8
Norwich Union	88	146		8	8	<b>2</b> 6
Palatine	591	₹ ĕ		613.	<b>8</b> 6	8
Phenix Fire	13	114.	:	<b>E</b>	8	428
Phoenix Assurance	8	817.	71,417.78	10,000.00	780	492
Prussian National	83	413		:	8	247
Rossia	957	<u>\$</u>	221.		8	8
Royal	518.	ଷ୍ଡ	348, 539.	8	573	\$
Royal Exchange	88	86	135,773.	•		478.
Scottish Union and National	23	937		:	198	R
South German	8	88			8	161.
State	쬻	88		8	8	83
Sun	2	Ĕ		8	449	88
Svea Fire and Life	83	176.		3,500.00	476.	475
Swiss National	218	8		:	8	8
Union Assurance	105	72		486	88	139
Union Fire	<b>%</b>	88		712	8	<u>8</u>
Urbaine Fire	718.	319.		83	8	8
Western	8	8	72,200.24	3,885.94	窹.	\$
Yorkshire	933	748.		:	8	181
Totals	8,438,435.84	71,451,765.79	1,504,971.91	524, 256.64	1,712,426.17	83, 631, 856. 35
Geord Totale	97 048 009 80	974 102 900 08	8 KKO 602 71	9 018 904 20	14 957 014 KD	294 OK2 198 42
Crand Lours	21,040,900.00	214, 100, 230.00	0,000,000.11	2,010,404.031	14,401,011.05	001,000,100.20

## TABLE IV.—INCOME, 1913.

\$13,290.84	\$80,729.44	\$459,531.40	\$12,269.58	\$14,294.71	\$123,828.35	\$309,138.76	\$309,138.76	Totals
2,721.68	1,923.13	3,630.55 2,443.08 1,889.53	89.60		587.88 1,136.89 162.76		2,953.07 1,306.19 1,726.77	Patrons, Middletown Rockville, Rockville Washington, Washington .
	7,417.68	101,537.32	5,000.00	1,980.00	12,310.31		82,247.01	Mut. Assurance, Norwich New London Co., Norwich
	55	185,372.04	544.00	\$12,314.71	42,667.30	29,846.03	129,846.03	Middlesex, Middletown
	10,781.84	21,547.25	438.50		6,616.83	3 10 10 10 10 10 10 10 10 10 10 10 10 10		Litchfield, Litchfield
8,482.00	458.13	129,911.08	6,195.48		56,589.89		67,125.71	Hartford, Guilford
EO.0.18.0	395.53	519.96			410.96		109.00	Farm'g'n Val'y, Farm'g'n
THE CHAPTER	\$2,430.43	\$6,125.51	\$2.00		\$2,128.50		\$3,995.01	Mutual Co's of Conn. Danbury, Danbury
\$996,925.53	\$4,224,948.36	\$549,578.75 \$52,935,531.86 \$4,224,948.36	\$549,578.75	\$162,600.08	\$3,654,136.92	\$2,353,521.25	\$46,215,694.86 \$2,353,521.25 \$3,654,136.92 \$162,600.08	Totals
	973,062.98 163,478.61 66,348.93	6,374,190.21 2,387,599.06 586,911.42	89,352.04 94,570.17 494.12	14,367.49	468,069.50 160,712.99 43,482.44		5,802,401.18 2,119,251.87 542,934.86	Phœnix, Hartford Security, New Haven Standard, Hartford
270,715.55	819,162.70		24,020.38		615,551.86 130,422.00	98,858.53	8,454,040.69	National, Hartford
\$726,209.98	1,080,034.90	3,943,083.24	30,433.74	8,578.64	294,144.02 1,018,296.50	725,199.63	3,609,926.84	Connecticut, Hartford
	\$732,159.37	2,551.30 \$10,894,233.51 00,000.00 415,594.24	\$ 2,551.30	\$25,300.00	\$914,746.65 8,710.96	\$1,424,576.01	\$8,527,059.55 \$1	Stock Co's of Conn. Ætna, Hartford Auto.Ins.Co., Hartford
Excess of Disbursements over Income	Excess of Income over Disbursements	Total Income	Other	Rents	Interest	Marine and Inland Premiums	Fire Premiums (including Perpetuals)	NAME OF COMPANY

\$6,199.36 \$1,900,291.14 \$3,270.63 \$85,699.25 905,982.41	630.87 1,090,603.15 105,060.19 3,597.68 4,635,548.91 387,631.92	3,088,443.06 122,874.74 35,664.23	56,121.17 300,169.02	206,821.26 946,076.22 14,569.74	90,096.25 1,802,125.36 172,959.00 736.07 241,628.44 13,343.24 2,105.23 81,746.24	46.20 490,193.30 570.40 764,001.80		86, 617, 69 969, 262, 50 747, 56 691, 25 80, 247, 50 824, 372, 62 824, 372, 62 80, 247, 50 84, 388, 63
\$190,781.55 \$2,500.00 45,661.28 7,289.85 80,479.98 8,182.50	91,180.76 395,445.08 26,158.40	12,600.54	237,741.61 1,933.34	852.82 754.90	126,474.26 6,283.16 32,976.87 6,287.89 26,613.90	32,195.15 56,871.87	29, 420.53 12, 694.01 37, 430.76	99, 195. 27 1,085,882. 73 44,813.67 94,186. 29 6,000.00 21,688. 78
810.23 377.49 319.93	668, 808. 04 \$329, 983. 48 4, 115, 712. 40 94, 635. 35	<b>4</b> , 183	1,64,768.93 44,350.47 1,661,441.06 1,566,688.38 273,842,64	619,190.31 12,920.69	1,679,271.71 201,627.61 53.027.11	455,386.55 2,585.40 627,569.53	249, 030.17 249, 875.01 431, 208.38	1,109,905.60 7,971,667.16 871,332.60 707,675.21 132,512.36
Stock Co's of Other State Agricultural Albany Allemannia	Alliance N. J.	American Central American Druggists'	Assurance Co. of Amer Boston	Buffalo-German Caledonian-American	Camden Capital Central National	Citizens'l. City of New York.	Commercial Union	Continonweath Concordia Continental County Detroit Detroit National

TABLE IV-CONTINUED.

NAME OF COMPANY	Fire Premiums	Marine and Inland	Interest	Rents	Other	Total Income.	Excess of Income over	Excess of Disbursements
	Perpetuals)	Premiums			Sources		Disbursements	over Income
Equitable	\$346,327.41	1	\$37,262.86	*	\$189,7	\$675,616.92		\$142,343.21
Fidelity-Phenix.	6, 166, 708. 76	123, 185.	535,055.40	83	88	7,197,083.23	- 1	178,925.44
Fire Association	4,279,622.81		369,084.66	83 °	ω c	4,690,540.62		: : : : : : : : : : : : : : : : : : : :
Firemen's	2,650,968,05	2,221,110.21	255,840,42	97,307,77	143,517,61	3,147,633,85	173, 484, 91	• • • • • • • • • • • • • • • • • • • •
	1,412,919.15		118,952.14	~	9,	1,542,193.92	•	69,981.99
	628,326.85		81,807.89		•	710, 193. 43		•••••••
n	9,069,134.45		831,274.78		13,085.66	10, 132, 773. 60	1,117,784.47	: : : : : : : : : : : : : : : : : : : :
	681.041.94	:	45,642.83		•			
nia	2,978,177.72		291,103.19		3,766.82			
:	826, 427. 49		93,776.42		2,847.85	940,371.97		:
:	2,126,783.69	90,379.29	270,278.51		44,129.43	2,543,890.11	•	190,637.73
:	4,452,097.68		319,137.59		244,135.02	5,021,036.59	1,116,118.70	
ate	617,749.58	:::::::::::::::::::::::::::::::::::::::	39,728.23		3,553.22	665,956.03		
	2,528,856.77	::	143,451.22		1,570.32	2,741,871.90	:::::::::::::::::::::::::::::::::::::::	73,785.13
	13,746,898.14	806,536.58	1,411,001.73		50,971.11	16,066,323.10	•	1,629,600.22
The Co of No Amonica	793,214.59	9 149 909 69	64,373.10	8,881.30	6,353.57	872,822.56	57,623.48	• • • • • • • • • • • • • • • • • • • •
Ing. Co. of State of Penn.	1,852,608,22	200,445,05	131,963,07		875,694,29	2,672,039,09		
Livero'l & Lond. & Globe	•		34,953.54		229.53	330,857,42		
Lumber		•	28,046,11		1,211.28	182,589.06	•	217,272.57
Massachusetts		182,144.74	47,525.62	:	1,032.90	680,849.10		:
Mechanics and Traders	742,861.27		58,548.02	•	38,500.00	842,098.21		
Michigan Commercial	475,617.36	ଛି	36,717.44	1,677.28			67,736.56	
Michigan F. & M.	702,401.89	:::::::::::::::::::::::::::::::::::::::	62,516.70	:	18,973.01			
Milwaukee Mechanica	2,003,152.30	<del></del>	180,808,86	3,200.00	46,870.86	2,233,731.72	88,497.74	

														11	10	U.		·							
• • • •	\$70,283.23			:::::::::::::::::::::::::::::::::::::::	:	:	:::::::::::::::::::::::::::::::::::::::		:			100,911.75			92,854.18	:			:	28,919.72	:		34,155.02	171,363.33	3,479,788.92
\$12,868.69 3,256.58	542,769.89											:	361,154.77		:	96,881.27				:	_	60,131.03			12,828,973.23
•	2,876,925.85	695,219.23	2,708,146.48	3,542,858.91	627,892.64	778,819.87	1,805,999.54	2,993,454.67	666,644.36	299,995.13													589,754.34	2,831,750.73	3,771,381.96 180,164,043.32 12,828,973.23
\$2,764.45 62.01	2,488.97	104,175.01	19,150.23	2,037.78	1,404.01	9,987.68	75,000.00	8,784.82	686.19	390.00	9,266.47	41,246.69	37,369.26	1,251.45	76,720.05	7,913.13	23,336.68	31,626.87	1,474.08	1,754.90	1,864.77	6,066.91	469.00	44,030.06	3,771,381.96
\$10,948.75	2,303.37				:	:::::::::::::::::::::::::::::::::::::::	:	8,321.20	:			12,496.82	:	:	8,959.00	:				3,801.68	:			3,709.48	941,613.77
\$161,991.06 13,115.10	169,837.72	32,764.04	254,722.43	298,980.42	84,627.29	56,908.70	90,229.32	262,340.19	50,775.73	27,394.64	307,389.04	80,125.60	181,561.21	375,438.85	56,479.68	50,409.93	372,122.21	426,022,33	50,487.34	75,578.54	43,623.36	219,046.53	39,071.33	203,465.85	13,808,381.29
			:	<b>\$30,148.93</b>			:	:	148,517.14	:		:	1,185	587,428	:	:	1,587.808.55								12,768,786.91
\$1,474,753.98 34,597.15	2,702,295.79 938,592,93					711,923.49	1,640,770.22	2,714,008.46	466,665.30	272,210.49	3,610,119.17	786,537.21	2,418,393.11	4,381,322.00	722,473.99	590,739.82	4,522,046.10	5,743,117.84	670,377.97	367,100.42	780,135.20	3,203,380.90	549,938.01	2,580,545.34	148,873,879.39 12,768,786.91 13,808,381.29
National Ben Franklin	National Lumber	New Brunswick	New Hampshire	Niagara	No. British & Mercantile	Northern	North River	Northwestern National	Old Colony	Pelican	Pennsylvania	People's National	Providence Washington	Queen	Reliance	Rhode Island	St. Paul, F. & M	Springfield	Teutonia Fire	United Firemen's	United States	Westchester	Western	Williamsburgh City	Totals

TABLE IV-CONCLUDED.

Excess of Disbursements over Income	\$21,639.66 \$8,489.78 10,234.90 34,758.94 64,419.91 10,507.29 45,252.45 14,064.65 41,931.97 9,046.44 30,633.11 20,51 57,182.05 9,978.41 8,636.90 14,664.38	\$25,812.07	8121,759.49 116,905.68 373,100.66 107,814.64 356,506.74
Excess of Income over Disbursements	! : : : :		
Total Income	\$114,274,87 117,746,67 117,746,67 117,746,67 1230,225,84 223,133,80 225,556,35 389,118,98 65,480,04 102,914,39 1122,914,39 1122,914,39 1122,816,536,63 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 1123,80,53 112	\$63,965.75 \$4,396,176.84	\$1,352,119.56 1,894,280.18 2,005,987.23 1,226,427.39 1,466,350.16
Other Sources	\$24.58 477.53 477.20.36 3.55.95 3,722.97 7,654.45 22,628.78 144.80 7,618.57 16.60.00 32.16	\$63,965.75	\$8,535.18 66,301.81 150,000.00 65,865.15 168,523.14
Rents	\$1,346.37 3,117.00 6,797.59 6,174.89 3,135.00 3,800.00 2,069.39 1,643.76 2,740.04 1,259.00	\$410,251.74 \$43,281.01	91,400,13 98,761,40 85,287,18 62,869,28 36,249,25
Interest	\$10,014.24 11,511.54 44,180.74 8,751.46 8,751.46 16,288.25 28,254.81 12,411.70 28,168.07 18,434.46 18,434.46 28,576.37 38,570.37 39,780.03	\$410,251.74	•
Marine and Inland Premiums	\$104,238,06 104,411,01 581,718,74 208,228,80 208,938,29 369,694,73 79,468,27 464,991,45 89,785,33 173,757,91 201,688,23 83,007,76 174,302,18 1174,302,18 116,668,24 118,098,14 181,098,14		
Fire Premiums (including Perpetuals)	\$104,236.06 104,411.01 104,411.01 206,228.80 206,936.29 389,694.73 79,464,940.62 464,940.62 173,757.91 201,588.23 83,002.18 445,316.41 105,668.24 1182,889.47 1181,668.33	\$3,878,678.34	\$1,252,184,25 1,725,124.06 1,862,700.06 1,097,708.01
NAME OF COMPANY	Mut. Co's of Other States Berkshire Dorchester Farmers' Fitchburg Holyoke Indiana Lumbermen's Lowell Lumber Merchants and Farmers. Middlesex Norfolk Pawtucket. Penn. Lumbermen's Providence Providence Traders and Mechanics. Worcester	Totals.	Co's of Other Countries. Aachen and Munich Atlas. Balkan National. British America. Bulgaris, First Bulgarian

	\$42,104.40			•••••••											1,335.61	:										:									43,440.07	4,559,257.43
\$74,436.43	101 938 98	223	17,906.60	83	368	23	43	423	131	337	73	825	574	72													345,428.60				80,416.52	659, 193.86	173,008.71	117,780.58	10,236,150.31	27,763,576.87
ä,	1,413,028. 5,867,491	422	î	1,381	918	9,445	2,867	2,958	720	5,998	28	88	1,478	5,523	3,138	2,091	1,898	83	2,502	1,169	7,38	9,742	2,50	2,591	3	<b>2</b>	3,117	<b>E</b>	1,440	793	422,082.	~	1,895,374.	524.628.41	94,918,297.45	1,816,868.56 11,305,352.53 332,873,580.87 27,763,576.87  4,559,257.43
\$84.40	341 397 76	25,000,00	20,002.99	11,988.17	438,925.58	23,248.87	92,959.10	73,889.20	158,729.29	2,853.90		679,759.73	594,013.44	3,113.56	217,612.06	279,781.83	8,672.65		26,744.38	477.91	452,230.00	839,088.26	450,830.35	89,398.17	7,662.00	104,821.82	173,306.55	25,000.00	8,925,00	362,583.89		545,561.29	218,661.43	512.51	6,908,156.49	11,306,352.53
\$35,664.13	R5 548 49	3			:	92,144.15	:	24,208.36	-	:	<u> </u>				8,000.04	:				:	•	402,052.68		7,387.25	-	:	16,003.06					``			655,078.99	1,816,868.56
\$60,371.21	934 995 99	46.577.95	28,084.44	69,964.41	30,637.20	418,479.99	135,539.94	149,084.91	22,517.79	295, 196. 67	24,012.89	19,484.05	33,211.22	333,838.49	182,271.10	98,253.40	121,869.99	21,795.22	129,371.92	64,891.26	211,440.78	265, 284. 69	96,974.51	229,794.00	35,593.69	17,909.13	161,143.88	48,298,42	50,729.35	40,486.53	31,320.61	12,724.78	93,955.33	27,855.69	4,241,537.61	22,238,135.91
	\$784 877 45			:::::::::::::::::::::::::::::::::::::::	:			152,914.05	: : : : : : : : : : : : : : : : : : : :	:	• • • • • • • • • • • • • • • • • • • •	:::::::::::::::::::::::::::::::::::::::	264,004.61	:::::::::::::::::::::::::::::::::::::::			•	:	151,895.65		ଛ	869,523.14	88		:::::::::::::::::::::::::::::::::::::::	:::::::::::::::::::::::::::::::::::::::	:::::::::::::::::::::::::::::::::::::::		:::::::::::::::::::::::::::::::::::::::		:::::::::::::::::::::::::::::::::::::::		284,913.39		4,839,554.71	20,061,862.87
\$1,419,643.57	3,991,843,56	5-	•	٣		ထ	ର୍ଷ	οŷ		ۍ.	271,194.11	264,419.63	687,470.69	5, 186, 886. 59	2,730,792.91	1,713,746.06	1,767,860.71	271,194.10	2,194,208.39	1,103,970.07	5,800,250.50	7,366,423.48	1,591,408 05	83 83	611,665.62	137,915.89	2,766,874.45	827,797.11	1,380,415.82	390,114.79	390,762.22	307,972.53	1,297,844.15	496,260.21	78, 173, 969. 65	\$[277,451,381.00 20,061,862.87 22,238,135.91
Caledonian.	Commercial Union	Fire Researance	General Fire	Hamburg-Bremen	Law Union and Rock	Liverp'l & Lond. & Globe.	London Assurance	London and Lancashire.	Minerva Retrocession	Munich	Nationale	Netherlands Fire and Life	Nord. Deutsche	No. Britishand Mercantile	Northern Assurance	Norwich Union	Palatine	Phenix Fire	Phoenix Assurance	Prussian National	Rossia	Royal	Royal Exchange	Scottish Union and Nat'l.	South German	State	San	Svea Fire and Life	Swiss National.	Union Assurance	Union Fire	Urbaine Fire	Western.	Yorkshire	Totals	Grand Totals \$

TABLE V.—ITEMS COMPOSING THE DISBURSEMENTS DURING THE YEAR ENDED DECEMBER 31, 1913

Total Disbursements	26 510, 162, 074, 14 89 24, 808, 37 76 4, 669, 283, 32 81 16, 452, 861, 78 91 8, 311, 191, 99 57 1, 941, 384, 36 5, 401, 137, 28 1, 224, 120, 45 00 520, 562, 49	\$49,707,509.03	\$3,686.08 124.48 10,766.41 10,766.41 10,766.41 129,527.46 129,527.46 129,527.46 139,537.46 14,119.64 15,66.96	\$392,092.80
Other Disbursements	\$1,425,718.56 10,785.88 10,785.76 2,793,655.91 1,747,657.91 1,012,903.96 1,012,903.96 1,012,903.96	19,002,458.67	228.79 319.69 319.69 101.80 2,439.53 28,439.53 28,547.45 28,302.84 28,302.84 28,302.84 28,302.84 28,302.84 28,302.84	\$152,927.06
Taxos	\$384, 664.33 1, 596.38 123, 748.70 539, 388.18 294, 487.37 63, 039.47 83, 770.96 24, 130.78	\$1,733,199.02	21.028 3.348.03 3.348.03 376.46 28.557 4,919.62 51.13 51.03 51.03 51.03	\$10,002.52
Commissions and Brokerage	\$1,931,896.43 8,842.48 769,062.74 3,507,896.11 1,513,896.00 1,513,896.00 305,578.40 1,267,594.38 445,661.84	\$9,866,645.65	25, 712.89 804.73 804.73 804.73	\$56,834.58
Dividends	\$900,000.00 \$1 \$90,000.00 \$3 \$400,000.00 \$3 \$400,000.00 \$1 \$40,000.00 \$1 \$40,000.00 \$1	<b>\$3</b> ,510,000.00	8,025.12 3,025.42 331.90	\$3,584.44
Marine and Inland Louses	\$963, 914. 91 3, 666. 62 360, 013. 81 45, 536. 15	\$1,373,131.49		
Pire Losses	\$4,555,879.97 2,168,727.02 8,452,668.87 4,355,210.02 778,831.68 2,562,208.04 1,117,761.47 230,762.13	\$24, 222, 074. 20 \$1, 373, 131. 49 \$3, 510, 000.00 \$9, 886, 645. 65 \$1, 733, 199. 02 \$9, 002, 458. 67 \$49, 707	82, 474, 73 8, 380, 00 82, 820, 00 82, 824, 02 82, 924, 49 82, 93, 93, 93, 93, 93, 93, 93, 93, 93, 93	\$168,744.20
NAME OF COMPANY	Stock Co'e of Conn. Rua, Hartford. Auto. Ins. Co., Hartford. Connecticut, Hartford. Hartford, Hartford. National, Hartford. Orient, Hartford. Phœnix, Hartford. Security, New Haven. Standard, Hartford.	Totals	Mutual Co's of Conn. Danbury, Danbury Parmers' Suffield. Farmers' Valley, Farm'g'n. Guilford, Guilford. Hartford Co., Hartford. Litchfield, Litchfield. Madison, Madison. Middlesex, Middletown. Mut. Assurance, Norwich. New London Co., Norwich. New London Co., Norwich. Rockville, Rockville. Washington, Washington.	Totals

Stock Co's of Other States.						
Agricultural	\$817,149.48	. \$75,000.00	<b>\$362</b> , 824. 56	\$58,663.86	\$327,777.48	\$1,641,406.38
Albany	174,811.12	- 25,000.00 	85,994,24	10,441.18	39,273.08	335,519.62
Allemannia	288.42	30,000.00	227,830.20	18,215.12	130,955.90	815,289.64
Alliance	358,679.49 \$214,215.56	60,000.00	214, 426.81	30,300,12	107,920.98	985,542.96
American, N. J	459.43	280,050.00	999, 738, 59	124,028.15	706, 799.31	4,247,916.99
American Central	292.72	7 119,985.00	678,882.87	116,406.78	649,711.49	3,387,613.81
American Druggists'	40,706.57	18,000.00	14,450.95	4,787.34	26,813.91	104,758.77
Arlington	12,925.60	16,000.00	3,423.83	1,218.42	11,920.13	45,487.98
Assurance Co. of America	068.13		49, 482. 47	3,194.07	26,704.66	170,789.71
Boston	578.53 9		721,150.72	64, 232. 72	463,514.63	3,274,255.88
Buffalo Commercial	201,519.53	8,000.00	72,327.14	6,045.40	45,581.94	333, 474, 01
Buffalo-German	341,278.94	270,000.00	153,385.97	29,013.60	137,827.97	931,506.48
Caledonian-American	8,842.92	8,000.00	4,375.01	431.93	1,650.45	23,300.31
Camden	837, 274. 24	. 65,979.60	402,348.36	34,414.46	289,149.70	1,629,166.36
Capital	96,796.30	16,400.00	53,788.57	5,593.31	55,707.02	228, 285. 20
Central National.	297,983.90		<b>-8,344.65</b>	16,062.85	114,671.86	420,373.96
Citizens'	327,065.22 3,986.28		85,069.85	19,078.68	60,973.82	519,173.95
City of New York	:	20,000.00	118,639.55	21,011.08	148,409.19	714,477.10
Colonial Assurance	58,523.14	8,000.00	59,223.37	2,524.90	6,581.47	134,852.88
Commerce	127,078.29	20,000.00	59,830.90	10,172.34	58,341.85	275, 432.38
Commercial Union	213,548.05	20,000.00	111,852.53	12,483.14	38,841.62	396,725.34
Commonwealth	453,530.68	20,000.00	188,146.07	29,917.82	123,769.34	845,363.91
Concordia	665,114.37	00,000,00	276,910.73	36,108.00	291,872.57	1,330,005.67
Continental	4,227,279.17 60,958.30	<u> </u>	1,680,837.60	247,227.08	2,435,206.22	9,651,508.35
County	:		86,349.80	15,350.12	88,965.21	451,496.51
Detroit	356,667.65 4,882.48		159,844.82	20,624.21	134,687.32	741,706.48
Detroit National	58,901.48	8,904.00	41,288.23	4,114.84	69,308.34	182,516.89

TABLE V-CONTINUED.

NAME OF COMPANY	Fire Losses	Marine and Inland Losses	Dividends	Commissions and Brokerage	Taxes	Other Disbursements	Total Disbursements
Equitable	\$199,534.23	\$19,532.47	\$24,000.00	\$97,385.61	\$17,568.62	<b>\$</b> 359,	\$717,980.13
Fire Association	3,205,504. 10 7,9,692. 64 2,265,771.32	(9,082.04	30,000.00	1,308,063.11 828,922.47	160,159.92	2,307,484.	4,459,975.40
Fireman's Fund	2,607,139.66	1,324,423.61	240,000.00	1,595,588.43	170,561.47		7,071,688.48
Franklin, Pa	850,471.01		59,989.50	329,216.04	52,154.34	320,345	1,612,175.91
German Alliance	336,748.22		90,000,00	171,245.96	15,551.14	5,6	
German Fire	4,812,718.81			1,672,042.37	246,839.87	Ť	9,015,009.13
Gernania	1.338.248.11		80,00	676, 143, 68		646,967.	
Girard	407,877.41		100,000.00	211,910.48		185,983.	936, 198. 41
Glens Falls	1,143,005.94	42,138.67	185,000.00	469,204.82		834,272.	2,734,527.84
Globe and Rutgers	2,508,918.78	:	160,000.00	837,835.63		324, 290.	
Granite State	343,684.98		20,000.00	125,200.89			
Hanover	1,464,815.07		160,000.00	512,369.58			
Home	7,282,233.75	298,409.44	4,200,000.00	3,019,640.12		αí	
Humboldt	405,131,69	:	48,000.00	221,968.18			
Ins. Co. of North America		1,763	4	1,836,199.81		_	
Ins. Co. of State of Pennsylvania		68,038.49	<b>£</b> ,163.	510,797.61			
Liverpool and London and Globe			15,000.00	38,993,96			
Lumber			:::::::::::::::::::::::::::::::::::::::	39,677,04		<b>4</b>	
Massachusetts		56,688.16	15,000.00	161,417.53		98,907.	
Mechanics and Traders	352,929.54	:	12,000.00	130,129.37		211,251.	
Michigan Commercial.	232,544.17	8,777.61		84,413.63		114,332.67	
Michigan F. & M.	393,644.94		40,000.00	176,850.84		119,055.	
Milwaukee Mechanics	1,000,939.59		120,000.00	485,918.90	82,914.00	460,461.49	2,150,233.98

\$797,931.76         \$160,074.00         \$431,614.37         \$42,776.53         \$205,192.89         \$1,637,589.54           12,610.74         10,000.00         7,548.44         1,573.38         12,785.12         44,517.68           142,422.39         12,000.00         62,165.93         5,488.55         46,270.56         288,347.43           1,291,996.06         45,000.00         436,903.39         99,161.12         461,096.40         2,334,165.96           69,746.50         200,107.03         29,775.76         180,429.71         889,612.60	774, 124, 12 1,252, 239, 39 1,252, 239 1,252, 239 1,	title 250,311.58 313,057.98 220,000.00 624,189.00 104,570.41 590,970.23 3,223 400. 250,311.58 210.000.00 140,185.23 12,420.62 53,430.34 476,347. 352,961,43 21.000.00 281,789.74 18,775.19 53,086.25 777,562.	866,798.69	1 917 771 19 225 000 00 87,239 87 111.916 55 463.963 44 3.537 119.	482, 594, 97 1, 397, 981, 44 664, 229, 05 100, 000, 00 715, 072, 63 92, 740, 82 491, 412, 84 3, 461, 436.	2,381,036,97 277,283.47 300,000,00 939,971.84 121,873.71 916,917.43 4,937,083. 528,962.96 772,283.41 32,000,00 178,118.41 43,047.19 175,358.34 957,486.	938.09	851.40 700,000.00 1,100,274.46 163,606.93 1,090,826.02 6,047,558. 641.51 32,000.00 174,080.32 12.393.87 98.136.76 701.252.	878.19 22 000.00 104,507.31 11,533.63 100,236.13 477,155.	069 92 120,000 00 625,208 90 95,388 88 653,803 61 3,388,461 24,000 00 141,809 87 45,680 40 110,070 01 623,909	767.48 114,000.00 958,645.56 72,661.09 309,039.93 3,003,114.
National-Ben Franklin National Brewers' National Lumber National Union	runswick ampshire	British & Mercantile	River restern National	lony	s National	9	Island J. F. & M	ield ia Fire	Firemen's	Western Western	sburgh City

TABLE V.—Concluded

								•
NAME OF COMPANY	Fire Losses	Marine and Inland Losses	Dividends	Commissions and Brokerage	Taxes	Other Disbursements	Total Disbursements	•
Mutual Co's of Other States.  Berkshire Dorchester Farmers' Fitchburg Holyoke Indiana Lambermen's Lowell Lumber Merchants and Farmers Merchants Control Morfolk Pawtucket Pennsylvania Lumbermen's Providence Quincy Traders and Mechanics Worcester	\$37,768.72 51,301.24 347,629.86 93,921.37 66,700.97 167,988.80 27,988.80 27,988.80 27,664.19 73,182.79 26,744.27 26,744.27 86,744.27 86,744.27 86,744.27 86,744.27 86,748.77	\$37,768.72 51,301.24 347,629.96 63,921.37 66,700.97 157,988.60 27,426.39 197,664.19 26,568.63 63,588.14 73,182.79 26,744.27 26,746.77 26,746.77 26,882.72 33,769.03	\$23,214.07 39,777.36 49,060.14 120,780.34 120,780.34 172,437.36 25,879.36 25,879.36 26,671.39 46,080.52 166,107.46 35,288.41 70,986.95 67,738.06	\$15,374.15 17,472.14 135,688.84 20,068.79 31,722.73 11,901.05 26,086.30 14,149.42 26,576.04 29,715.04 13,535.28 24,945.14 28,905.19 18,994.56	\$1,592.87 3,088.27 10,891.89 5,115.24 3,336.80 11,476.86 11,476.86 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13 1,860.13	\$14,685.40 \$1,416.74 97,525.27 97,525.27 98,026.38 49,732.24 16,488.39 20,100.22 23,938.72 16,732.98 14,898.73 16,720.57 16,720.57 16,720.57 16,720.57 29,338.73 29,338.73	\$92,635,21 133,066.24 591,738.06 212,888.90 220,797.41 334,668.99 84,972.75 470,622.56 88,849.74 1144,382.53 113,821.14 164,903.67 477,101.86 1103,823.86 1103,823.86 1103,823.86	SIRIISIICAD IABIRA,
Totals	1,640,293.69		1,198,316.48	461,637.14	85,628.77	663,337.30	4,029,213.38	
Co's of Other Countries. Aachen and Munich. Atlas. Balkan National. British America. Bulgaria, First Bulgarian.	\$589,575.66 917,489.96 1,062,119.80 558,446.53 691,551.37		Remitted to Home Office \$101,752.45 115,838.86 58,576.17 47,177.91 11,000.00	\$274, 464. 53 897, 966. 27 528, 909. 89 268, 094. 92 896, 929. 50	\$35,302.51 55,080.72 1,589.43 38,615.74 2,413.27	\$229, 274. 98 361, 668. 71 56, 691. 25 106, 337. 65 8, 949. 28	\$1,230,360.07 1,777,354.52 1,692,846.58 1,068,612.75 1,106,643.42	

Caledonian	\$693,971.26		\$113,716.09	\$316,976.88	\$47,036.84	<b>\$</b> 269,625.81	\$1,441,326.88
Commercial Union	2,037,522,48	<b>\$444</b> , 609.08	493	₹\$	136,476.49	646,178.42	5,266,184.92
Fire Reassurance	747,385.14		757.	జ్ఞ	4,111.90	28, 538. 45	1,168,696.33
	199,068.73	:	295	졏.	13,030.23	22,846.03	384, 194. 67
Hamburg-Bremen	759,917.25	:	855	<del>ဖွဲ့</del>	50,764.38	334,574.09	1,379,180.95
	289, 703.52		379	S.	12,246.73	100,401.22	523,986.27
Liverpool and London and Globe	4,309,145.40	323, 286	153.	છું	206,948.96	1,271,059.53	8,716,796.45
A London Assurance	1,030,252.71	297	927.	S.	78,563.92	459,002.97	2,824,392.10
London and Lancashire	1,113,985.11	67,798	876.	442,875.28	86,194,62	533,126.48	
Minerva Retrocession	270,469.97	`	<u>1</u>	181,312.94	14,282.04	7,954.13	
Munich	3,650,390.32		8.	1,551,140.90	12,816.17	64,138.92	
	119,384.75		:::::::::::::::::::::::::::::::::::::::	87,361.04	7,814.70	7,099.19	
Netherlands Fire and Life	20,960.61	:	:	64,248.94	3,652.12	48,843.67	
Nord-Deutsche	278,480.04	180,896.65		193,632.97	17,967.29	119,407.62	
No. British and Mercantile	2,531,916.88		732,244.46	1,161,360.45	127,165.09	888,328.38	
Northern Assurance	1,490,165.44	:	<del>1</del> 9	444,170.16	99,125.18	611,056.17	
Norwich Union	909,485.95	67.97	106,250.54	308,973.29	63,505.85	380,107.88	1,768,391.48
Palatine	960,846.80	• • • • • • • • • • • • • • • • • • • •	144,262.95	451,149.26	51,456.24	8	1,873,619.09
Phenix Fire	119,384.72	:::::::::::::::::::::::::::::::::::::::	60,000.00	87,361.04	7,814.72	7,099.20	281,659.68
Phoenix Assurance	1,205,347.31	38,991.49	80,840.80	436, 492. 66	70.983.10	631,790.93	2,464,446.29
Pruseian National	583,640.61		51,174.61	221,646.31	38,055.56	192,262.01	1,086,779.10
Roesia	<del>2</del> 5.	614,463.26	557,488.29	1,854,023.62	7,503.97	155,840.96	6,618,165.49
Royal	3,892,825.59	424,802.04	1,177,085.04	1,550,365.60	255,913.08	1,822,476.57	9,123,467.92
	8 7	248.287.08	379, 166.05	427,095.49	62, 164.05	312,883.73	2,284,860.44
Scottish Union and National	913	:::::::::::::::::::::::::::::::::::::::	12,801.30	489, 407. 90	66,613.20	425,601.44	2,058,337.56
South German.	₹.		45, 174, 42	187,548.92	8	5,181.05	653, 633. 72
State	51,986.25	•	19,773.93	32,079.20	4,528.88	14,989.92	123,358.18
Sun.	1,516,054.36		74, 100.92	608,475.67	4:	481,826.45	2,771,898.34
Svea Fire and Life	391,753.34	• • • • • • • • • • • • • • • • • • • •	3,282,16	224,052.67	8	105,888,15	742,509.34
Swiss National.	693,471.20	:	50,500.00	407,300.87	96	42,302.50	1,196,071.43
Union Assurance	159, 482.61		77,332.42	73,019.50	510.	51,959.05	372,303.81
Union Fire	189,074.17	:	2,163.38	126,550.68	999	10,711.69	341,666.31
Urbaine Fire	91,248.67	:	9,074.46	100,904.73	341	3,495.28	207,064.74
Western	691,621.87	219,501.28	158,555.13	359,361.33	50,697.03		1,722,385.59
Y OFKSDITE	80.03		3	117,183.0	ġ.		400,847.83
Totals		2,860,643.22	8,315,602.56	18,873,777.58	1,910,032.00	11,498,318.39	84,725,587.21
Grand Totals	147,364,814.61	11,140,362.88	26,067,138.26	64,624,520.88	8,569,497.62	51,902,927.18	309, 669, 261. 43

TABLE VI.—PER CENT OF LOSSES TO PREMIUMS, COMMISSIONS TO PREMIUMS AND UNDERWRITING EXPENSES TO PREMIUMS, 1913.

	23.33 3.28 18.38		5.36	427.31 406.14 \$133,259.81	304.73 56.57 \$56,834.58	3,848.01 \$170,175.83	3,098.01 \$168,744.20	1,306.19 1,726.77 8309,138.76
	23.33	67.71 189.90 5.36	65.18 189.90 5.36	34,297.78 625.18 427.31	16,273.24	55,688.64 5,608.00 70.00	:488	, v. 53
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39.71	20.32	52.90	52.70	\$19,285,365.64	\$9,866,645.65 \$19,285,365.64	25,689,239.13		\$48,566,278.26 \$25,595,205.69 \$25,689,239.13
36.87 19.24 11.75 38.80 41.42 39.64 42.10 42.80 42.75 42.75	19.42 8.27 21.30 21.31 17.91 17.91 20.00 21.85 21.03	55.60 59.66 59.66 52.24 52.24 52.24 52.24 52.24	55.48 60.08 60.08 53.56 53.96 52.74 42.50	\$3,668,358.23 20,564.35 1,507,229.09 6,384,184.80 3,501,279.08 665,637.80 2,442,640.08 907,092.75 248,379.46	\$1,931,896.43 8,842.48 769,062.74 3,507,167.11 1,513,826.69 1,267,594.38 445,661.84 117,015.49	\$5,531,250.23 5,691.94 2,153,749.16 8,791,311.23 4,381,436.65 808,983.80 2,665,209.46 1,107,163.79 244,442.87		\$9,948,697.71 \$5,519,794.88 106,883.28 3,666.62 16,454,395.02 8,812,707.68 4,454,040.69 4,355,210.02 5,802,401.18 2,119,251.87 1,117,761.47 5,42,934.86 230,762.13
Per Cent. of Underwriting Expenses Paid to Prems	Per Cent. of of Commissions E to Prems.	Per Cent. Per Cent. Of Losses of Com- Incurred missions to Prems.	Per Cent. Per Cent. Per Cent. of Under- of Losses of Losses of Com- writing Paid to Incurred missions Expenses Prems. to Prems. to Prems.	Total Duderwriting Expenses Paid	Commissions and Brokerage	Losses		Losses Paid

Continental

Commerce

Citizens'

Arlington

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TABLE VI-CONTINUED.

NAMB OF COMPANY	Premiums Received	Losses Paid	Losses Incurred	Commissions and Brokerage	Total Underwriting Expenses Paid	Per Cent. of Losses Paid to Prems.	Per Cent. Per Cent. Per Cent. of Losses of Com-Paid to Incurred missions Prems. to Prems. to Prems.	Per Cent. of Com- missions to Prems.	Per Cent of Under- writing Expenses Paid to Prems.	
Stock Co's Other States.	67 100 071 73	PO 10 088 70	€01 E R7E 07	€07 29K A1	\$162 000 92	63	69	96	14	
Fidelity-Phenix	38	3.281.196.74				52.17			41	
Fire Association	4.221.361.13	2,285,771,32		•		53	53	19.	40	
Fireman's Fund	3	3,931,563.27		_		52.	54	21.	38	_
Firemen's	2,650,968.05	1,436,134.92				54.	52	24	41	_
Franklin, Pa	1,383,223,95	850,471.01			636,692.21	61.	09	23	46.	~
German Alliance	628,326.85					53	52	27	31.	<b>~</b>
German American	9,069,134.45					53	53	18	37	
German Fire	581,041.94					54	51	28	45.	
Germania	2,978,177.72					44	45	22	46.	~
Girard	800,420.04					20	49	26	48.	_
Glens Falls	2,217,162.98					53	53	21.	42.	~
Globe and Rutgers	4,452,097.68					56.	57	18.	26.	
Granite State	617,749.58				224,616.08	55.	55	20.	36	
Hanover	2,528,856.77					57	57	20	44	
Home	14,603,434.72					51	51	20	37	
Humboldt	793,214.59					51	49	27	44	
Ins. Co. of No. America.	9,385,097.18			_		26	22	20.	39	
Ins. Co. of State of Pa	2,135,913.78					. 99	68	23	42	•
Liverp'l & London & Globe	295,674.35					37	39	13.	26.	
Lumber	153,331.67					198	216	25	52	
Massachusetts	632,280.58					51	54	25	42	
Mechanics and Traders.	743,448.19	352,929.54				47	48	17.	35.	
Michigan Commercial	496,257.52					48.	20	17.	45	
Michigan, F. & M.	702,401.39		394,686.58	176,850.84	309,207,34	26	26,	52	44.02	
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#### PER CENT. OF LOSSES, COMMISSIONS, ETC., TO PREMS. 1015

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52.55 52.55 55.55 56.53 56.53 56.53								20.24 20.38 20.38 20.39		53.10
\$608,085.22 411,784.93 1,748,196.85 166,986 584,833.25	197,513.32 3,142,821.54 1,081,470.85	1,041,134.34 202,714.39 1,620,775.86	115,844.00 115,844.00 352,326.82 2,173,144.89				50,877.65 1,169,772.07 344,898.32	450,412.62 134,006.53 149,537.13 106,052.13	645,677.35 215,205.84	31,419,997.63
\$316,976.88 365,007.79 1,041,904.58 378,903.38 121,954.68			_	308,973.29 451,149.26 87.361.04	_	1,550,365.60 427,095.49 489,407.90 187,548.92	32,079.20 608,475.67 224,052.67	407,300.87 73,019.50 126,550.68 100,904.73	359,361.33	18,873,777.58 64 694 590 88 116 498 837 99
\$698,131,42 646,748.66 2,514,799.02 832,156.14 221,498.00 724,722.25	258,232.38 4,641,618.01 1,332,771.82	. 65		980,987.12 980,987.12 127 018 69		4-1-	-	743,425.20 158,365.60 202,390.19 109,967.03	893,315.97 175,720.99	44,515,675.03
\$693,971.26 627,262.66 2,482,131.54 747,385.14 199,085.73	269,703.52 4,632,432.08 1,328,191.55	1,181,763.96 270,469.97 3,650,390.32	20,960.61 459,376.69 2,531,916.88	1,490,105.44 909,553.92 960,846.80 119,384.72	1 4	4	51,986.25 1,516,054.36 391,753.34	693,471.20 159,482.61 189,074.17 91,248.57	911,123.15 189,765.33	44,127,856.68
\$1,419,643.57 1,186,175.67 4,723,708.01 1,350,690.63 354,013.84 1,299,915,03	448,810.55 8,903.490.72 2,638,899.57	2,711,700.37 589,143.08 5,698,478.64	264,419.63 264,419.63 851,475.30 5,186,112.09	2,730,792.91 1,713,746.06 1,767,860.71 271 194 10	2,346,104.04 1,103,970.07 6,720,641.35	8,231,019.84 1,956,852.42 2,265,293.04 611,665.62	137,915.89 2,766,874.45 827,797.11	1,380,415.82 390,114.79 390,762.22 307,972.53	1,582,757.54	83,097,170.66 44,127,856.68 44,515,675.03 297 263 635 32 158 505 177 49 159 073 478 79
Caledonian Cologne Reinsurance Commercial Union Fire Reassurance General Fire	Law Union and Rock. Liverpl&London&Globe London Assurance	London and Lancashire Minerva Retrocession Munich	Nationale Northerlands Fire & Life Nord Deutsche No. British & Mercantile	Northern Assurance Norwich Union Palatine Phenix Fire	Phenix Assurance Prussian National Rossia	Royal Exchange Scottish Union & Nat'l	State Sun Svea Fire and Life	Swiss National Union Assurance Union Fire Urbaine Fire	Western	Totals

TABLE VII. PART 1. SUMMARY OF GAIN AND LOSS IN SURPLUS, 1913. UNDERWRITING EXHIBIT.

NAME OF COMPANY	Premiums Earned	Other Underwriting Profit and Loss Items Earned	Other Un- perwiting Total Under- Profit and writing In- Loss Items come Earned Earned	Loses	Underwriting Expenses Incurred	Other Underwriting Profit and Loss Items	Total Underwriting Losses, Expenses, etc.,	Under- writing Gain in Surplus	Per ct. of loss's Incrd. to Pre- miums Earned	Per ct. of Ex- penes Incrd. to Pre- miums
Stock Co's of Conn.  Ætna, Hartford Auto, Ina. Co., Hartford Hartford, Hartford National, Hartford Orient, Hartford Orient, Hartford Security, New Haven Standard, Hartford	89, 366, 917, 42 22, 881, 75 3, 638, 924, 82 15, 544, 788, 90 1, 400, 983, 20 1, 548, 214, 416, 821, 44 1, 964, 324, 51		99, 246, 917, 42 82, 881, 75 82, 881, 75 15, 648, 886, 89 8, 189, 282, 29, 146, 324, 43, 91 1, 189, 44, 43, 91 448, 324, 51	\$6, 531, 250, 22 5, 691, 94, 16, 18, 749, 16, 18, 749, 16, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18	83, 825, 846, 23 85, 842, 336 1, 834, 830, 79 6, 539, 194, 07 3, 444, 194, 07 6, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	\$6,288.52 1,883.72 1,883.72 4,309.81 6,333.63 9,983.32 33,660.07	\$9,363,377,28 43,418.02 8,828,630.76 15,356,629.96 7,875,630.72 1,433,982.74 5,161,509.61 2,013,860.18 495,744.30	53, 540, 14 9, 463, 734 187, 58, 59 187, 58, 59 306, 663, 59 56, 589, 46 - 29, 406, 24 - 47, 419, 79	8558888788 85598888788 85698888888	55 12 12 12 13 13 13 13 13 13 13 13 13 13 13 13 13
Totals.	\$45,863,061.13	<b>84</b> , 109 .17	\$45,867,170.30	\$25, 689, 239.13	\$19,675,180.37	\$62,563.04	\$62,563.04 \$45,426,982.54	\$440, 187.76	56.01	42.90
Mutual Co's of Conn. Danbury, Danbury Farmers, Suffield Farm g'n Valley, Farm g'n Cuilford, Cuilford, Cuilford, Cuilford, Litchfield. Litchfield, Litchfield. Litchfield, Litchfield. Madison, Madison, Mid. Assurance, Nowich New London Co., Nowich New London Co., Nowich Patrons, Middletown Regieville, Rockville Washington, Washington	\$2, 976.48 128.57 128.67 104.52 66, 185.86 14, 446.89 1, 244.89 1, 244.89	82, 820 04 1, 029 69	\$2,076.48 128.67.11 128.67.11 128.67.12 17.774.84 17.774.84 17.774.84 120.081.61 180.082.61 187.28.47 1.110.28	82,474,70 8,30,00 83,30,00 81,812,71 4,474,02 4,474,02 82,782,58 85,688,64 70,00 8,648,01	21, 177, 7.0 82, 197 83, 198, 197 84, 198, 198, 198, 198, 198, 198, 198, 198	20 20 20 20 20 20 20 20 20 20 20 20 20 2	83, 652, 58 3, 165, 58 1, 16, 58 67, 720, 730 7, 728, 49 120, 472, 58 89, 411, 42 6, 286, 80 6, 286, 80 8, 411, 42 8, 411, 42 4, 284, 13	- 3, 0547 .10 - 3, 054 .86 - 3, 054 .86 - 461 .96 - 461 .96 - 10, 046 .35 - 8, 960 .35 - 10, 046 .35 - 10, 040 .33 - 3, 004 .33 - 3, 004 .33 - 3, 004 .33 - 3, 004 .33	88.17 41.22 41.22 46.65 30.08 6.38 49.02 70.39 171.89 6.90 806.08	25 25 25 25 25 25 25 25 25 25 25 25 25 2
Totals	8301,444.40	£3,881.24	\$306, 326.73	\$170,176.83	\$133,655.09	\$33.62	\$303, 864.54	\$1,461.19	26.46	46.34
<ul> <li>Minus sign indicates loss.</li> </ul>										

5595 5595 5595 5595 5595 5595 5595 559		310 310 328 337 337 341 450 450 450	\$ 994.00 4,316.45	825 825 825 825 825 825 825 825 825 825	#121,141 -3,425.	<b>3883</b> 8438	222 222 223
28 788,580 8 8 1,004,580 1,004,020,517 1,000,110 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000	262 262 262 262 263 263 263 263 263 263	3326 3326 332 332 332 332 332 332 332 33	4, 316.45	25 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2.1.5 \$2.89.8	383 7.38	232 583
788,580 881,004,2148 4,026,1348 100,106 100,106 176,988 176,988 176,988 2,100,432 2,100,432 2,100,432 2,100,432 2,100,432 2,100,432 2,100,432 2,100,432 2,100,432	1882 230 230 230 230 230 230 230 230	328 781 337 346 450 613	\$ 994.00 4,316.45	<b>388</b>	15	23 13 13 13	24 26 26 26 27
83 1,004,348 4,029,517 3,100,980 100,980 11,008 3,107,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988 1,75,988	262 254 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	787 787 787 787 787 787 787 787 787 787	\$ 994.00 4,316.45	888	100 98K	55.93	34.48
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888841	2222222	25222	188.29	2	-212,601.	63.57	43.15
88375	1882888	28282	28	8	20,323	36.82	43.06
8275	22825	2222		8	-2,345.	88	53.98
275	1885	252		8	11, 157.	27.7	39.92
23	282	35	13, 702, 49	380	52,062	38	38.51
3	282	613	2,599.05	239	-17,106	£.	39.29
	716		4,958.06	g	11, 176.	53.62	43.78
Ş		3	1.56	870	133	62.93	39.87
g	8	5		383	-3,744.	57.23	42.84
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٤	5	8		<b>28</b>	-40,687	62.61	48.28
ş	3	Z	-::::::::::::::::::::::::::::::::::::::	2	10,959	55.33	45.46
8	ğ	8		3	-50,105	<b>25</b> . <b>25</b>	81.52
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\*Minus sign indicates loss.

TABLE VII.-PART 1-CONTINUED.

	STATISTICAL TABLES.
Per ct. of Expenses Incrd. to Premiums Earned	45.77.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.
Per ct. of loss's Incrd. to Pre- miums Earned	54.00 54.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55
* Under- writing Gain in Surplus	\$29, 797, 20 144, 496, 88 144, 496, 88 116, 670, 63 116, 670, 63 116, 670, 63 116, 670, 63 116, 670, 63 117, 680, 10 117, 680, 10 117, 680, 10 117, 680, 11 117,
Total Under- writing Losses, Ex- penses, etc., Incurred	\$563, 905, 906 5, 834, 237, 536 6, 901, 676, 29 1, 470, 689, 81 1, 444, 689, 81 8, 227, 938, 40 8, 723, 383, 42 774, 610, 12 1, 108, 427, 47 2, 748, 427, 47 12, 905, 872, 41 12, 905, 872, 41 12, 905, 872, 41 12, 905, 872, 41 12, 905, 873, 41 14, 778, 42 14, 629, 70 14, 629, 70
Other Underwriting Profit and Loss Items Incurred	\$13,209,771 18,568,21 118,46 4,748,36 17,177,79 5,422,77 28,781,28 3,026,00 3,026,00 7,663,50
Underwriting Expenses Incurred	\$148, 230, 83 2, 625, 621, 874, 14 2, 846, 1172, 95 1, 089, 538, 94 601, 453, 91 198, 066, 57 266, 978, 81 1, 188, 438, 56 1,
Losses	\$215, 675, 07 3, 186, 005, 94 4, 086, 935, 13 1, 881, 121, 241 888, 432, 00 832, 376, 66 4, 881, 751, 88 299, 981, 76 1, 340, 639, 53 396, 433, 41 1, 185, 695, 97 2, 571, 086, 59 340, 086, 78 340, 086, 78 341, 111, 51 5, 500, 906, 76 5, 400, 138, 40 1, 471, 807, 98 343, 919, 46 362, 256, 06 363, 323, 90 364, 899, 74 384, 899, 74 384, 899, 74
Total Under- writing In- come Earned	\$393, 778, 10 5, 968, 774, 40 6, 157, 386, 34 6, 157, 386, 34 1, 389, 278, 278, 28 8, 266, 383, 58 8, 266, 278, 28 8, 266, 278, 28 8, 266, 278, 29 2, 912, 954, 37 4, 018, 287, 38 2, 666, 946, 71 13, 420, 278, 68 123, 775, 44 9, 277, 888, 388, 381, 288, 381, 288, 381, 288, 381, 381, 381, 381, 381, 381, 381, 3
Other Underwriting Profit and Loss Items Earned	\$829.79 975.28 2.231.21 487.55 6.386.31 2,000.02 2,000.02 11,789.69 6,246.78 1,768.00 1,247.76
Premiums Earned	\$392,873,31 5,986,734,40 6,137,386,36 1,138,278,25 1,389,278,25 8,66,733,94 8,266,733,94 8,266,733,94 8,266,733,94 8,012,39 8,06,304,67 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 13,420,778,69 14,452,450,69 14,452,450,69 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221,61 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,777,221 17,
NAME OF COMPANY	Bquitable Fridelity-Phenix Friendan's Fund Friemen's Fund Fremen's Fund Fremen's Fund Franklin, Pa German Alliance German Alliance German Alliance German American German American German American German American Germania Girard Giles Falls Gilobe & Rutgers Granite State Hanover Home Ins. Co. of No. America Ins. Co. of State of Penn Liverpoole & London & Gilobe Lumber Massachusetts Mechanics & Traders Mechanics & Traders Michigan Commercial Michigan Commercial

\*Minus sign indicates loss.

TABLE VII -- PART 1-CONCLUDED.

Sees Expenses ed to linuas Premiums Premiums ed.	86488888888888888888888888888888888888	42.79 80.45	. 47.84 22.47.84 42.88 37.51 36.46.89 44.64
•Under- of Losess writing Incurred to Gain in Premiums Earned.	22,243.04 22,542.54 22,542.54 22,542.54 22,542.54 22,542.54 22,542.54 22,543.54 22,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 23,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543.54 24,543		42.851.13 554. 42.851.13 554. -25.241.51 651. -43.229.41 57.
Total Underwriting Loses, Expenses, etc., Incurred.	\$6,740.20 81.887.19 160.057.75 1122.818.66 201.22.818.66 201.22.818.66 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.122.88 201.12	\$2,712,241.16 \$1,012,866.76	\$1,124,800,61 1,648,071,72 1,715,289,82 1,088,842,29 1,193,143,77
Other Underwriting Profit and Loss Items Incurred.	48.69 2.587.87 194.67 284.85 185.28	\$3,495.91	\$684.55 7,327.75 (6,999.75 28,206.85
Under- writing Expenses Incurred.	28 728 00 28 728 00 28 728 00 28 728 00 28 728 73 28 728 73 28 728 73 28 728 73 29 728 73 20 728	\$1,128,165.15	\$544,392.19 723,968.99 634,009.02 461,648.23 406,382.05
Losses Incurred.	\$5.00 kg	\$1,582,580.10	\$679,883.87 916,784.98 1,081,280.80 569,694.31 779,080.37
Total Underwriting Income Earned.	99, 49 28 112,558 70 112,558 70 114,778 71 118,731 11 386,134 11 386,134 11 387,738 50 449,577 78 118,728 44 118,728 40 118,728 40 118,738 71 119,314 71 119,314 71	\$8,724,607.92	61,137,906.11 1,690,422.85 1,690,046.31 995,112.84
Other Underwriting Profit and Loes Items	\$18.01 8.884.02 21.706.71 90.27 90.27 82.08 82.18	\$26,554,14	
Premiums Earned.	## 489.28 1112.940.69 1112.940.69 1118.92.81 119.57.81 118.559.48 47.721.48 47.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48 17.721.48	\$8,698,063.78	\$1.187,908.11 1,690,622.76 1,690,048.31 996,112.89 906,006.99
NAME OF COMPANY.	Mutual Co's of Other States. Berkahre Dorchester Rarmers Farmers Fitchburg Holyoke Indiana Lumbermen's Lowell Lumber Merchants and Farmers Merchants and Farmers Merchants and Farmers Farmer Merchants and Farmers Merchants and Farmers Farmer Merchants and Merchants Farmers	Totals.	Co's of Other Countries. Anchen and Munich. Atlas. Balkan National. British America. Bulgaria, First Bulgarian.

\* Minus sign indicates loss.

## UNDERWRITING EXHIBIT.

182,653,90 588,438,44 188,148,70 1,077,181,53 1,060,926,75 1,060,926,77 1,050,926,77 1,050,926,77 1,112,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,122,756,67 1,124,191 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124,194 1,124 1,124,194 1,124 1,124 1,124 1,124 1,124 1,124 1,124 1,124 1,124 1,124 1,12	221,483.07 724,722.26 583,483 258,483.28 258,483.28 1,190,183.01 1,190,183.40 2,551,390.28 1,001,190,183.40 2,549,383.77 1,413,609.38 1,127,718.69 1,009,387.17 1,27,701.60 1,009,387.17 1,27,701.60 1,009,387.17 1,27,701.60 1,009,387.17 1,287,701.60 1,009,377 1,413,609.37 1,413,756 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,112.29 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 1,609,120 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· Minus sign indicates loss.

TABLE VII. PART 2.—SUMMARY OF GAIN AND LOSS IN SURPLUS, 1913.—INVESTMENT EXHIBIT, FTC.

NAMB OF COMPANY	Interest and Rents Earned	Profit on Invest- ments	Total Investm't Income Earned	Loss on Invest- ments	Investm't Expenses Incurred	Total Investment Loss and Expenses Incurred	*Investm't Gain in Surplus	•Investm't Decrease in Gain in Surplus on Surplus Dividend Account	• Gain in Surplus from Other Sources	Net Gain in Surplus During Year
Stock Co's of Conn.  Rana, Hariford Auto. Ins. Co., Hariford Connecticut, Hariford Hariford, Hariford National, Hariford Orient, Hariford Phomia, Hariford Security, New Haven Standard, Hariford	8022, 871.29 13, 801.50 10, 706, 885.83 14, 503.34 148, 553.29 176, 684.45 45, 512.17	\$1,414.00 75.00 30,206.75 6,467.98 1,314.75 915,618.81 3,815.62 494.12	81, 414, 00 13, 876, 53 13, 307, 475, 27 45 575, 00 13, 876, 53 14, 279 248, 90 1, 64, 478, 77 45 57, 48, 41, 412, 79 1, 417, 281, 44, 41, 417, 41, 417, 417, 417, 417,	\$1, 307, 475.27 297, 248.90 1, 137, 251.64 146, 180.100 87, 381.282 122, 381.28 41, 876.11	\$60,835.16 662.40 10,974.79 62,144.79 62,144.79 10,636.42 11,636.62 17,653.19 7,633.19	81, 386, 300, 43 806, 32, 40 306, 33, 40 11, 196, 396, 37 156, 816, 62 56, 68, 68 129, 984, 48 43, 297, 01	\$ -434,015.13, 214.13	900, 000, 000, 000, 000, 000, 000, 000,	\$ 1,473.38 300,000.00 -227,006.30 -500,501.00	1,235,003.61 1,235,003.61 1,005,177.09 1,005,177.09 1,005,134.58 1,005,134.58 1,705,105.59
Totals	3,822,904.65	959, 407 .03	4, 782, 311.68	3,431,176.01	195, 533 .82	3, 626, 709.83 1, 155, 601.85	1, 155, 601.85	8,510,000.00	-436, 115.58	-2, 350, 325.97
Mutual Co's of Conn. Danbury Danbury Farmers' Suffield Farm's Suffield Guilford, Cuilford, Cuilford, Cuilford Litchfield Litchfield Madison, Madison Mitual Assurance, Norwich New London Co., Norwich Patrons, Middlefown Medicology, Middlefown Medicology, Middlefown Medicology, Middlefown Middlefown Reckrille, Rockville Reckrille, Washington	28, 24, 28, 28, 28, 28, 28, 28, 28, 28, 28, 28	28. 28. 29. 29. 29. 29. 29. 29. 29. 29. 29. 29	### ### ##############################	\$66.00 170.00 66.837.51 8,634.00 8,112.18	7 288 7 7 888 130 50 61 130 90 90 90 90 82 82 82 82	8777 . 60 177. 88 70, 108. 12 8, 708. 52 102, 977. 92 9, 078. 60	24, 288 24, 286 24, 286 25, 286 26, 28		8297 12 3, 026 48 1, 668 88 88 86 16	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2
Totals	\$140,049.69	\$28,849.61	\$168,899.30	\$179, 122.59	\$12,743.99	\$191,866.58 -\$22,967.28	-\$22,967.28	\$3,588.69	\$1,665.88	-628, 538.90

Stock Co's of Other States. Agricultural Albany Allemannia Alliance American, N. J.	2012 2012 2012 2012 2012 2012 2012 2012	86, 156.67 3, 270.63 429.30 90.931, 8	8198, 434.47 B6, 814.26 89, 066.27 426, 159.17	8156, 551.00 23, 188.00 6, 696.73 69, 517.152 246, 389.13	\$8,558.63 5,927.96 5,465.36 2,621.75 21,730.45	\$165,110.38 29,110.95 72,139.27 268,169.57	233, 324, 24, 27, 706, 231, 29, 628, 231, 157, 989, 600, 157, 989, 600, 600, 600, 600, 600, 600, 600, 60	55 55 56 56 56 56 56 56 56 56 56 56 56 5	-\$8,834.47	\$70, 631.65 -722.67 45, 011.77 57, 819.18 117, 756.77
American Druggists' Arlington Assurance Co. of America Boston	32258	28 E6	3338	<b>2848</b>	4 47 6 99 7 99 80 80 80 80 80	26238	14,886 14,880 14,880 17,880	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1111	8432
Buffalo Commercial Buffalo-German Caledonian-American Canden	222228	206, 234, 97	888888	22222	8 7.4 888.88	22222	7,50.22 71,88.22 71,88.24	8,000 9,000 9,000 9,000 9,000 9,000	15,000.00 2,000.00 -30,000.00	83588
Central National Citizens City of New York Colonial Assurance	28283		28484	5223	1,624	58285	7, 182 5, 918 3, 476 10, 786	25 % £	80,000.00	888833
Commercial Union Commonwealth Concordia	188383	1, 095, 884.15	EE833	14,889,38 106,565,38 30,719,30 1,081,749,00	25 080 85 45 45 45 45 45 45 45 45 45 45 45 45 45	88583	1,03,142 2,142 3,142 3,142 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,143 3,1	18388 8888 8888 8888	249,948 35	42, 421.50 6, 117.57 -78, 610.74 708, 766.58
Detroit Detroit National	88		125	22	4.5 5.04 6.46	28	18,670 18,670	200 200 200 200 200 200 200 200 200 200	45,075.00	22

## TABLE VII.—PART 2—CONTINUED.

NAME OF COMPANY	Interest and Rents Earned	Profit on Invest- ments	Total Investm't Income Earned	Loss on Invest- ments	Investm't Expenses Incurred	Total Investment Loss and Expenses Incurred	Investm't Gain in Surplus	Decrease in Surplus on Dividend f	* Gain in Surplus from Other Sources	* Net Gain in Surplus During Year
Equitable Fidelity-Phenix Fidelity-Phenix Fireman's Fund Fireman's Fund German Alliance German American German Fire Germania Germania Germania	944, 010 58 667, 817 46 896, 030 119 896, 415 44 354, 915 48 11, 966, 914 11, 9	\$1,992.78 400,981.51 4,083.49 7,270.00 2,482.63 6,823.24 833.24 833.24 833.24 833.24 833.24 833.24 833.24 833.24 833.24 833.24	\$46,012.31 988,778.97 403,113.68 466,745.44 346,733.06 129,386.69 3,886.33 1,084,580.01 84,590.01 111,667.46	\$42,422 1,196,800 248,626 202,030 173,845 98,078 88,716 642,122 26,833 26,833 410,306	26, 120 10 26, 563 .64 22, 503 .64 64, 659 .51 64, 659 .51 7, 061 13 36, 685 .04 11, 637 .50	\$48, 542, 76 1, 222, 384, 114 222, 384, 76 224, 989, 76 228, 989, 76 107, 572, 58 107, 572, 58 107, 572, 58 107, 572, 58 107, 572, 58 107, 572, 58 108, 113 108, 113	-\$2,530.45 129,346.83 120,346.83 120,180,805.68 120,180.80 291,510.80 49,486.83 72,924 72,924 143.84 72,924 144.46	25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25	28. 55 28. 50 38. 50 38. 50 38. 50 38. 50 38. 50 38. 50 38. 50	\$3,266.76 -389.122.84 -883.485.21 -83.485.21 -93.541.88 -93.541.88 -93.642.83 -17.647.89 -17.647.89
Globe and Rutgers Granics State Hanover Home Humboldt To of No America	<b>32345</b>		<b>78888</b> 8	365, 691 36, 822 195, 007 2, 036, 555 13, 526	39, 522, 53 3, 024, 65 44, 844, 09 37, 569, 66 5, 017, 50	252235	335555	88888		23862
Ins. Co. of State of Penn. Liverpool & London & Globe Lumber Lumber Massachusetts Mechanics & Traders Michigan, Commercial Michigan, P. & M. Milwaukee Mechanics	4554234869 658424869		38838888	150,020.32 27,072.13 13,042.83 36,306.68 54,963.73 1,053.73 71,191.68	15, 021, 20 962, 65 918, 662, 65 1, 383, 87 1, 326, 84 8, 420, 85 6, 688, 29	124822886	35544555 35544555 3554455	88 88 88	342, 647, 26	- 56, 910.10 89, 049.94 - 21, 659.98 - 84, 654.88 84, 027.59 21, 566.04 31, 566.04 71, 443.90

• Minus sign indicates loss.

\$1.30 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1	-7,707,526.94
\$103,825.01 75,000.00 -100.00 1,515.00	1,047,911.48
25. 12. 12. 12. 12. 12. 12. 12. 12. 12. 12	13, 153, 336 .37
6186,002 31 10,8774 111 10,8774 111 10,8774 111 10,878 111 10,878 111 10,878 111 11,878 111 11	2, 113, 988.62
4, 569 48 4, 457 66 10, 457 66 10, 285 88 110, 285 88 20, 585 76 20, 585 76 2	15,059,674.19
\$14, 233 54 312 56 50 070 32 50 72 43 38 50 72 43 38 50 73 40 773 40 73 40 773 40 73 773 40 73 773 40 73 773 40 73 773 40 74 773 40 75 773 40 76 773 40 77 77 77 77 77 77 77 77 77 77 77 77 77	1,036,228.59
\$5, 38. 94 104, 072 18. 18. 18. 19. 19. 19. 19. 19. 19. 19. 19. 19. 19	14, 023, 445 .60
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117, 711 117, 121 117, 121 117, 121 117, 121 117, 121 117, 121 121 121 121 121 121 121 121 121 121	7, 173, 662
82,500.00 8173. 1122.00 172, 1122.00 173, 114,64.01 89, 11,64.01 89, 11,64.02 82, 50 87,74.77 281, 87,74.77 281, 14,897.96 87, 11,695.00 87, 11,695.00 86, 11,685.50 86, 11,685.60 86, 1	
500.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122.00  1122	.60 17, 173,

\* Minus sign indicates loss.

## TABLE VII-PART 2-CONCLUDED

NAME OF COMPANY	Interest and Rents Earned	Profit on Invest- ments	Total Investm't Income Earned	Loss on Invest- ments	Investm't Expenses Incurred	Total Investment Loss and Expenses Incurred	• Investm't Gain in Surplus	Decrease in Surplus on Dividend Account	• Gain in Surplus from Other Sources	• Net Gain in Surplus During Year	
Mut. Co's of Other States. Berkshire Dorchester Farmer Farmer Farmer Full Hollow	225525	\$ 462.75 1, 151.28 331.45	25.24		258, 90 1, 004.94 4, 497.61	58585	-23,822 -23,822 -4,831	288 288		28888	
Lowell Lumber Merchants & Farmers Merchants & Farmers	25,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28 13,28	: 888 x8	88588	8882	2,382,32 244.81 1,162,14	82338	16.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 19.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00	88288		22.22.28	21711
Middlesex Norfolk Pawtucket Pennsylvania Lumbermen's Providence	25,886.51 28,878.37 21,288.12 21,728.12 38,172.64	48.00 60.00 50.00 16.567.30	26, 886.51 29, 926.37 21, 348.12 24, 222.04 56, 207.17	31,888.36 38,429.90 23,645.25 13,770.00 107,400.84	2,613.86 1,830.28 1,646.82 1,646.82 925.08	34,513.21 40,260.18 25,293.07 14,388.16 108,325.92	-8,626.70 -10,333.81 -3,943.95 -63,028.75	93, 456.33 56, 229.32 45, 015.29 186, 107.46 36, 290.45		-36,983.74 -33,637.67 -8,380.30 6,706.27 -56,670.14	STICAL
Quincy Traders & Mechanics Worcester Totals	26, 366 25, 076 42, 414 \$469, 941	§ § §	2 2 2 2	258 8	2,364.14 1,237.28 6,187.41 437,558.10	\$ 88 5 5	25,365.51 —14,261.21 58,876.81	288	224,86	8 888	INDLE
Co's of Other Countries. Aachen & Munich Atlas Balkan National British America Bugarla, First Bugarlan	994, 083.71 105, 571.07 59, 274.68 63, 927.54 41, 886.54	8875.00 15.00	8 94,083.71 105,946.07 59,274.68 62,942.54 41,856.54	\$75,432.50 74,703.75 13,170.00 10,288.81 9,236.10	\$2,941.09 9,387.59 1,681.59 1,731.18 1,240.00	\$78,373.59 84,001.34 14,851.59 12,019.90	\$16,710.12 21,854.73 44,423.09 50,922.56 31,380.44	\$93,217.27 49,912.06 91,423.83 18,671.16	\$40,487.67 1,021.32 -10,420.84 -30,822.19 30,639.21	-\$23, 471.98 15, 315.03 100, 184.57 -4, 467.89 -65, 608.99	<b>5.</b>

\*Minus sign indicates loss.

22. 23. 26. 26. 27. 27. 27. 27. 27. 27. 27. 27. 27. 27	11 1,597,080.42	.69 -8,660,211.14
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Caledonian Cologne Reinsurance Cologne Reinsurance Commercial Union Fire Reasurance General Fire Hamburg-Brenen Law Union & Rock Liverpool & London Assurance London Assurance London & Lancashire Munich North Deutsche North Bertach North Bertach North Bertach North Whion Palatine Palatine Palatine Palatine Palatine Rossia Royal R	Totals	Grand Totals

\*Minus sign indicates loss.

†Minus sign indicates that remittances from Home Office exceed remittances to Home Office.

## TABLE VIII. FIRE BUSINESS TRANSACTED IN CONNECTICUT, 1913.

Gross Risks Premiums for \$100	\$25,602, 768         \$257,717.87         1 01         \$20,886,001         \$234,478.76         \$95,117.39         \$100,888.04         40.57           9,349,378         90,140.26         96         8,439,272         81,384.59         48,522.85         47,766.60         59.64           27,937, 706         227,937, 706         80         8,2374.569         215,024.43         99,899.57         103,575.44         46.64           8,261, 216         83,736.89         101         6,277.643         89,899.57         103,575.44         46.99           19,769,781         172,079.53         101         6,277.549         102,966.83         14,192,493         131,600.12         55,300.56         53,488.94         42.02           12,102,034         110,515.91         11,685,699         12,120.76         6,864.58         6,996.08         6,996.08	\$631,913         \$4,224.02         67         \$631,913         \$3,995.01         \$2,474.79         \$2,476.63         \$44.92           \$63,290         \$103,271,184         \$68,167.89         \$42,511.27         \$2,446.63         \$44.92           \$68,290         \$103.20         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00         \$103.00
	\$257, 768 \$257, 900 \$90, 378 \$90, 223, 7216 \$27, 781 \$172, 781 \$172, 781 \$172, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$18, 781 \$	
	Stock Co's of Conn.  Rena, Hartford, Auto. Ins. Co. of Hartford, Connecticut, Hartford, Hartford, Hartford, Orient, Hartford, Phomix, Hartford, Security, New Haven, Standard, Hartford,	Mutual Co's of Conn. Danbury, Danbury, Farmers', Suffield, Guilford, Guilford, Hartford Co., Hartford, Litchfield, Litchfield, Madison, Madison, Middlesex, Middletown, New London Co., Norwich, New London Co., Norwich, New London Co., Norwich, Ratrons, Middletown, Ratrons, Middletown, Rockville, Rockville, Rockville, Washington,

Stock Co's of Other States.	1007 200 7	101 000 100	Î	100	100 001		į	1	
Agricultural	4,687,400	\$34,002.19	.73	\$3,376,478	\$24,406.90	<b>\$</b> 11,656.	7.	47.76	44.0
Albany	2,540,244	26,332.98	ਨ ਨ	1,954,235	20,786.02	12,217.	2	58.78	67.5
Allemannia	1,308,675	13,851.19	1.08	997,200	11,268.52	5,445.	7	48.32	47.
Alliance	2,918,549	30,781.44	1.06	1,737,131	19,465.84	7,694.11	9,491.78	39.53	48.7
American, N. J	4,271,072	42,502.89	1.8	2,846,739	28,583.53	10,741.	යු	37.58	37.26
American Central	9,297,134	84,213.67	18:	6,812,725	63,402.62	42,068	g,	86.34	67.1
American Druggists'	224,200	2,933.77	1.31	216,200	2,850.66	337		11.83	Ξ
Arlington	23,250	283.23	1.22		141.06	:			:
Assurance Co. of America	222,566	2,056.15	.92	167,072	1,565.13		12.96	83.	۳.
Boston	7,283,350	76,871.26	1.08	5.132,150	56,563,63	19.	18,181.68	34.34	32
Buffalo Commercial	1,069,101	10,977.10	1.03	841,032	9, 103.71	ંઅં	2,790.81	30.83	8
Buffalo-German	2,036,714	19,889.64	86.	1,616,120	17,005.00	H	1,729.95	10.17	10.17
Caledonian-American	699,122	6,010.10	98.	86,502	790.01	•	327.61	36.89	41.4
Camden	3,477,565	32,211.40	.83	2,360,198	21,559.15		7,079.34	21.62	32.2
Capital	102,425	1,117.59	1.09	97, 592	1,067.13				
Central National	518,313	5,875.04	1.13	362, 620	4,332.17		3,496.05	80.70	88
Citizens'	2,994,632	32,007.89	1.07	2,393,035	28,174.02		9,046.05	35.12	32.11
City of New York	1,864,018	18,811.36	1.01	1,541,701	15,940.22	8,620.98	8,269.98	41.54	53.7
Colonial Assurance	267,941	2,739.84	3	202,042	2,067.37		54.02	2.37	<u>~</u>
Commerce	1,660,923	16,819.55	1.01	1,392,543	14,001.03		5,956.21	38.65	42.4
Commercial Union	2,433,953	28,444.17	1.17	894,246	13,801.74		6,781.13	43.31	48.
Commonwealth	3,428,891	27,376.22	<b>æ</b>	1,731,221	16,784.92		9,329.97	24.88	55.
Concordia	1,405,380	16,835.98	1.20	923,729	11,405.02		6,000.06	49.19	22
Continental	16,533,125	156,031.24	.94	13,341,898	130,197.97		55,616.52	51.21	42.
County	1,692,333	18,047.73	1.07	1,232,000	13,513.97		5,134.55	4.04	37.
Detroit.	2,489,973	25,366.53	1.02	1,686,398	17,054.90		7,397.86	56.19	43
Detroit National	251,060	3,093.43	1.23	185,150	2,337.75		892.25	38.17	88
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TABLE VIII. -- CONTINUED.

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NAME OF COMPANY.	Gross Risks Written.,	Gross Premiums Received.	Av. Rate for \$1100 of Ins.	Net Risks Written.	Net Premiums Received.	Net Losses Paid.	Net Losses Incurred.	Per Cent. of Losses Paid to Net Prems. Rec'd	Per Cent. of Losses Incurred Incurred Prems- Rec'd	
Equitable Fidelity-Phenix	\$4,470,838 12,989,336	\$39,620.68 116,432.21	8.8.	\$893,001 7,552,367	\$9,349.06 74,837.85	\$2,804.70 53,512.55	\$3,897.11 45,493.81	30.00	41.68	
Fire Association.	7,272,388 5,704,383	68,810.24 51,317.30		5,674,285 3,924,215	55,633.63 37,282.78		21,563 21,765		56.73 58.38	
Firemen's Franklin, Pa	8,047,283	87,592.69 16,772.23		5,277,075	63,871.42		32,774 12,379		51.31 82.82	51.
German AllianceGerman American	7,071,678	71,625.21 224,082.74		1,006,725	10,823.19		4,773		4.10 57.98	
German Fire.	685,620 7,583,433	7,074.67		6.170,838	6,623.13		25,588 25,432		38.75 41.68	,,,,
Girard Glena Falla	2,622,402 4,495,934	23,698.12		1,678,935	14,491.52		9,536		65.80 32.53	AL
Globe & Rutgers.	2,205,689	30,944.87		1,455,930	23,198.12		6,488		27.97	LAI
Hanover Home	4,816,512	46,688.95		2,880,413 12,259,280	29,924.78		13,380, 46,099		44.71	o L. E.
HumboldtIns. Co. of No. America	2,266,620 18,744,856	26, 186, 44, 194, 726, 17		1,638,124	19,616.12		12,064. 75,613.		61.45 55.28	•
Ins. Co. of State of Penn	3,316,129	36,847.93	:	2,565,378	30,422.97		26,482.		87.06	
Lumber Massachusetts	875,483	141	888		4,843.02	3,534.06	53. 18. 18.	72.97	184.92 38.47	
Mechanics & Traders Michigan Commercial Michigan F. & M	2,047,834 285,344 1,586,481	2,719.37 15,539.45	8.88	1,788,738	2,108.58 11,513.64	1,479.70	3,0/1.44 1,256.34 6,554.89	4.5.8 4.8.8	8.23.5 8.23.5 8.23.5	
Milwankee Mechanics	3,983,143	<u> </u>	8.		27,283.25	16, 104. 14	16,173.88	69.03 <sub>1</sub>	29.99	

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46.30 107.15 16.36	88.83.83 22.83.83 22.83.83	28888 28.32 45.22 45.23	882788 882788	38484 888488	85.88.88.88.88.88.88.88.88.88.88.88.88.8	47.85
089 089 084	812. 711. 913.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	2515. 2515. 2515.	302. 135. 841. 530.	629 515 515 959 949 137	149.491.66
098.31 917.02 310.81	\$39.53 \$39.53 \$39.53	25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25 25 25 25 25 25 25 25 25 25 25 25 2	88288 882188	446. 019. 498. 498.	240.87 220.99 220.99 501.11 184.69	807.61
930.11 8 275.00 789.10 350.15	827.88 14.7881.	8882E	38228	485248	844828	6,204.3811,141
78860 789 750 750	<u> </u>	950 934 934 980 980 980 980	254 254 254 254 254 254 254	22222 22222 22222 22222 22222 22222 2222	784,064 751,100 678,750 299,703 503,686 245,115	,872,421 $[2,386,$
1.11 1.10 1.11 1.07 2,	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<u> </u>	. 4.2.2.		10 9	6 <u>22</u> 86.
225. 225. 225. 245.	527.88 518.78	527.	<b>45884</b>	515. 092. 174. 738. 646.	8451238	333.044.16
	8 4 5 4 8 8 5 7				278,306 146,782 645,288 756,708 256,731	337.889.86513,
National-Ben Franklin, National Brewers', National Lumber, National Union,	nswich pshir	North British & Mercantile, Northern, North River, North Western National,	Pelican, Pensylvania, People's National, Providence Washington	Queen, Reliance, Rhode Island, St. Paul, F. & M.,	Fire, smen's, ctes, Tr.	Totals,

TABLE VIII—CONCLUDED.

1 .m	,		I
Per Cent. of Losses Incurred to Net Premium Received	20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20	32.26	47.76 104.81 59.14 71.71 47.02
Per Cent. of Losses Paid to Net Premiums Received.	44.85 45.85 11.88 11.88 11.88 11.88 11.88 12.96 12.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13.96 13	33.93	37.83 50.86 47.00 67.51 85.00
Net Losses Incurred.	\$6,117.83 3,681.69 11,178.17 2,972.13 2,334.46 44.70 1,986.29 6,125.52 1,906.55 1,906.55 1,906.55 1,26.23 3,326.29 1,26.23 1,26.23 3,51.13 3,018.73 6,117.03 3,018.73 1,018.73	\$55,959.71	\$9,893.24 21,371.88 13,711.93 6,488.06 6,822.00
Net Losses Paid.	\$6,313.40 3,681.69 10,401.67 2,837.13 2,227.96 44.70 1,981.48 1,911.48 1,911.48 1,911.48 1,911.48 1,167.03 3,016.10 662.37	\$58,850.08	\$7,837.68 10,371.90 10,887.93 6,089.37 5,077.05
Net Premiums Received.	\$11,819.63 6,823.29 14,032.48 10,250.24 10,250.24 10,250.24 12,008.17 12,008.17 12,008.17 12,008.17 12,008.17 12,008.17 12,649.85 6,524.02 7,7124.88 6,524.02 7,7124.88 6,624.02 10,199.91 4,548.80	\$173,459.56	\$20,715.50 20,391.44 23,185.54 9,019.83 14,507.52
Net Risks Written.	\$812,809 572,519 1,333,633 790,306 1,447,961 248,575 625,351 1,121,274 1,043,952 706,010 149,025 772,076 409,025 516,370 813,502 816,370 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,303 818,3	\$13,374,626	\$2,254,226 2,841,575 2,243,579 961.358 1,385,519
Average Rate for \$100 of Insur-	• 1.27 1.127 1.127 1.27 1.27 1.27 1.27 1.33 1.59 1.59 1.59	1.25	\$5.4.8.8.
Gross Premiums Received.	\$14,775.43 7,727.12 16,781.63 10,860.03 19,640.00 4,644.87 8,652.49 12,751.78 13,025.23 11,471.18 2,160.30 14,684.35 6,738.08 7,608.96 7,338.77 11,294.72 5,015.60	\$193,654.35	\$27,118.57 26,633.28 29,277.59 12,785.26 17,981.36
Gross Risks Written.	\$1,195,551 660,814 1,594,634 857,306 1,526,968 284,675 678,661 723,696 1,203,632 1,411,303 838,271 1,114,192 424,475 830,585 565,309 861,921 424,475 830,585 865,309	\$15,449,632	\$3,316,111 4,135,847 3,130,525 1,878,225 1,804,624
NAME OF COMPANY.	Mutual Co's of Other States.  Berkahire Dorchester Farmers' Fitchburg Holyoke. Lowell Lumber Merchants and Farmers Merrimack Middlesex. Norfolk Pawtucket Pennsylvania Lumbermen's. Providence. Traders and Mechanics.	Totale	Co's of Other Countries. Aachen and Munich. Balkan National British America. Bulgaria, First Bulgarian.

	\$61,317.45	1.11	\$3,668,215	\$41,842.87	232	\$20,580.46	53.13	49.19
0,104,162	42,264.02	20.0	1,962,064		39	8,816.55	41.36	38.83 5.63
8,0/1,/23	83,944.47	38.	5,966,495		34,996.60	37,896.61	48.28	52.42
1,841,434	17,423.17	<b>3</b> 6.	1,378,702		8,665.71	8,031.71	92.09	56.32
. 1,817,303	19,265.30	8.	1,257,473		2,742.13	3,139.48	18.87	21.60
2,556,930	27,772.69	1.09	2,029,792		11,749.41	12,359.41	51.81	54.50
840,929	9,915.09	1.18	646,015		4,823.99	7,234.16	61.37	92.03
. 17,050,288	158,006.99	83	13,657,864		55,138,17	46,253.17	41.83	35.09
4.481.334	44,063.55	86	4,034,348		21, 283, 89	91,657,89	52 03	52.95
9,302,834	84,515,94	6	7,140,607		14,108.95	11,431,53	25	16.57
1,915,134	13,160.73	69	1,422,402		2,801 12	9,555,79	28.55	94 93
17,469,996	167 734 98	8	13, 197, 214		76 389 98	75,885,98	55 10	54.53
1,681,443	15,894,91	9	877,246			1 764 13	25	
399 463	96 686 6	3.5	985 880			71.17	10.03	3
1 095 928	13,986,88	1.6	903,575		2 878 OP	7	22.46	40.63
13,029,326	86 261 72	8	10 932 686		35 760 76	i œ	51.03	41.60
5,800,688	43,697,35	2,0	4 656 708		98 998 88	<u> </u>	75.00	20.20
4 071 808	41 960 14		4 141 099		90,220.00	1,6	200	61.19
3,01,000	11,000.11	5 8	1,101,000		20,000.77	200,02	00.00	01.17
3,788,620	31,489.82	<b>3</b> 6.	1,889,677		6,668.65	6,940.	30.71	31.96
1,190,589	10,766.03	8.	757,709		1,094.63	1,101.	15.65	15.75
6,800,516	54,939.73	8.	4,178,809		19,854.68	23,938.	50.26	60.59
4,218,464	34,357.95	18:	2,741,429		8,409.93	8,681.	36.75	37.93
9,188,840	79,712.45	.87	6,377,008		33,535.38	36,082.	51.76	55.70
22,364,151	196,715,27	8	14, 713, 707	152,345,28	75, 153, 96	74 984	49 33	48 76
8,602,009	67,224.08	78	6,874,090	39, 785, 43	21,482,69	30,250	53 99	76 03
8,804,333	71,083,39	6	6,372,092	56,414,09	29,078,98	30,451	55	53.98
1,949,095	17,014.17	82	1,343,606	13,398.24	3,401.72	3,803	25.39	8
523,357	4,189.51	8	268,809	1,974,15	1,877.67	727	11	38.85
5.526,368	49,788.85	8	4.066,477	39, 527, 74	24,806.37	20.582	82.78	52.02
2,372,013	20,970.82	86	1,722,310	15, 727, 22	9,459.71	9.430	60 15	59 97
3,154,846	30,529.81	26	2,370,536	25, 223, 54	7,094.05	7,671	28 12	30.41
160,600	1,382.38	88.	110,600	852.58	346.13	346.	40.60	40.60
	20,897.07	1.08	986,924	10.670.51	2,232,40	2.056	20. 82	19.27
_	5.261.82	1.09		4,598.63	11.22	39.	22	8
2,036,320	18,001.00	88		88	7.241.38	6.907.07	50.33	48.00
983,136	10,324.52	1.06	604,456	83	1,219.94	1,644.94	18.40	24.81
\$ 201,123,986	1,777,110.15	88.	145,138,097	1,378,272.22	647,840.76	648,787.11	47.00	47.07
731,009,845	6,849,036.90	2.	529,245,870		2,459,753.92	2,480,047.87	47.04	47.42
	\$6,535,820 \$6,164,162 \$6,164,162 \$1,817,333 \$1,817,333 \$2,556,930 \$1,917,394 \$1,917,393 \$1,917,393 \$1,917,393 \$1,917,993 \$1,095,923 \$1,095,923 \$1,095,923 \$1,095,923 \$1,095,923 \$1,095,923 \$1,095,923 \$1,095,923 \$1,196,923 \$1,1949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,933 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,949 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,943 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 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\$1,949,949 \$1,949,949 \$1,949,949 \$1,949,949 \$1,94	<u>  1</u>	\$61,317.46 \$2,264.02 \$3,944.47 11,4284.47 19,265.30 1,9265.30 1,9265.30 1,9265.30 1,9265.30 1,9265.30 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 1,160.73 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109,265.30 109,265.30 118,000 118,000 118,000 118,000 118,000 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 119,260 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72,482.63           19,15,267.473         14,261.40         14,261.40           19,16.09         1,069         2,029,792         22,676.03           19,16.09         1,267,84         13,801.23           44,063.56         98         4,034.34         40,664.65           44,063.69         98         1,460,607         68,996.55           44,063.69         98         1,422.402         10,548.92           167,734.98         96         1,422.402         10,548.92           167,734.98         96         1,422.402         10,548.92           167,734.98         96         1,422.402         10,548.92           167,734.98         96         1,422.402         10,548.92           167,734.98         96         1,422.402         10,548.92           18,80.13         71         10,807.94         4,965.07           18,80.14         81         1,422.402         10,548.92           18,80.14 </td <td>\$61,317.46         1.11         \$3,668,215         \$41,842.87           42,264.02         .82         1,962,064         22,704.13           83,944.47         .98         1,962,064         22,704.13           83,944.47         .98         1,962,064         22,704.13           83,944.47         .98         1,267.473         14,261.30           19,265.30         1.09         2,029,792         22,676.03           19,265.30         1.09         2,029,792         22,676.03           19,805.05         1.09         2,029,792         22,676.03           18,915.09         1.3         1,267,864         131,801.23           44,063.55         9.8         4,034.348         40,906.45           113,807.3         13,407.94         18,407.94         18,402.402           167,734.98         .96         13,197,214         13,407.94           16,804.91         .71         1,422.402         10,648.92           16,804.92         .78         4,666.70         1,628.96           13,807.34         1,889.67         2,886.89         2,986.89           10,768.03         1,889.67         2,886.89         2,886.89           10,768.03         1,889.67         2,886.89</td> <td>\$61,317.46         1.11         \$3,668,216         \$41,842.87         \$22,232.20         \$20,680.60           42,284.02         82         1,962,064         22,704.13         34,996.00         37,996.           17,422.17         98         1,982,064         22,704.13         34,996.00         37,996.           17,422.17         198         1,378,702         14,281.40         8,666.71         8,011.           19,265.30         1.06         1,277,472         1,277.21         1,277.21         3,139.           19,265.30         1.08         2,029,792         2,667.60         3,139.         3,139.           18,067.89         1.09         1,267.473         4,634.34         40,905.45         21,283.99         2,547.40           18,067.89         1.09         1,422.40         1,422.40         13,807.21         40,805.55         14,138.10           18,067.99         1.09         1,422.40         13,807.21         13,807.21         40,805.50         1,431.11         14,318.10           18,067.96         1.09         1,422.40         13,807.21         13,807.21         14,608.70         14,807.94         17,408.20         14,408.20         14,408.20         14,408.20         14,408.20         14,408.20         14,408.20<td>\$61,317.46         1.11         \$3,668,216         \$41,842.87         \$222,222.20         \$50,580.46           42,284.02         82         1,962.064         22,704.13         9,391.16         8,816.55           83,944.47         96         1,278,722         34,986.60         37,986.61           17,423.17         96         1,257,472         14,261.43         3,542.13         3,139.48           19,265.30         1.06         1,257,472         1,421.43         2,742.13         3,139.48           19,16.00         93         1.06         1,257,844         13,817.23         2,742.13         3,139.48           15,800.69         93         13,657,844         13,817.23         2,742.13         3,139.48           44,033.49         1.06         1,422.402         10,648.92         2,801.12         2,555.78           16,534.98         1.67.14         13,847.24         10,648.92         2,801.12         2,565.78           16,534.99         1.22         10,648.92         2,801.12         2,565.78           16,534.90         1.22         10,648.92         2,801.12         2,541.13           16,534.90         1.22         10,648.92         2,801.12         1,741.13           116,534.90</td></td>	\$61,317.46         1.11         \$3,668,215         \$41,842.87           42,264.02         .82         1,962,064         22,704.13           83,944.47         .98         1,962,064         22,704.13           83,944.47         .98         1,962,064         22,704.13           83,944.47         .98         1,267.473         14,261.30           19,265.30         1.09         2,029,792         22,676.03           19,265.30         1.09         2,029,792         22,676.03           19,805.05         1.09         2,029,792         22,676.03           18,915.09         1.3         1,267,864         131,801.23           44,063.55         9.8         4,034.348         40,906.45           113,807.3         13,407.94         18,407.94         18,402.402           167,734.98         .96         13,197,214         13,407.94           16,804.91         .71         1,422.402         10,648.92           16,804.92         .78         4,666.70         1,628.96           13,807.34         1,889.67         2,886.89         2,986.89           10,768.03         1,889.67         2,886.89         2,886.89           10,768.03         1,889.67         2,886.89	\$61,317.46         1.11         \$3,668,216         \$41,842.87         \$22,232.20         \$20,680.60           42,284.02         82         1,962,064         22,704.13         34,996.00         37,996.           17,422.17         98         1,982,064         22,704.13         34,996.00         37,996.           17,422.17         198         1,378,702         14,281.40         8,666.71         8,011.           19,265.30         1.06         1,277,472         1,277.21         1,277.21         3,139.           19,265.30         1.08         2,029,792         2,667.60         3,139.         3,139.           18,067.89         1.09         1,267.473         4,634.34         40,905.45         21,283.99         2,547.40           18,067.89         1.09         1,422.40         1,422.40         13,807.21         40,805.55         14,138.10           18,067.99         1.09         1,422.40         13,807.21         13,807.21         40,805.50         1,431.11         14,318.10           18,067.96         1.09         1,422.40         13,807.21         13,807.21         14,608.70         14,807.94         17,408.20         14,408.20         14,408.20         14,408.20         14,408.20         14,408.20         14,408.20 <td>\$61,317.46         1.11         \$3,668,216         \$41,842.87         \$222,222.20         \$50,580.46           42,284.02         82         1,962.064         22,704.13         9,391.16         8,816.55           83,944.47         96         1,278,722         34,986.60         37,986.61           17,423.17         96         1,257,472         14,261.43         3,542.13         3,139.48           19,265.30         1.06         1,257,472         1,421.43         2,742.13         3,139.48           19,16.00         93         1.06         1,257,844         13,817.23         2,742.13         3,139.48           15,800.69         93         13,657,844         13,817.23         2,742.13         3,139.48           44,033.49         1.06         1,422.402         10,648.92         2,801.12         2,555.78           16,534.98         1.67.14         13,847.24         10,648.92         2,801.12         2,565.78           16,534.99         1.22         10,648.92         2,801.12         2,565.78           16,534.90         1.22         10,648.92         2,801.12         2,541.13           16,534.90         1.22         10,648.92         2,801.12         1,741.13           116,534.90</td>	\$61,317.46         1.11         \$3,668,216         \$41,842.87         \$222,222.20         \$50,580.46           42,284.02         82         1,962.064         22,704.13         9,391.16         8,816.55           83,944.47         96         1,278,722         34,986.60         37,986.61           17,423.17         96         1,257,472         14,261.43         3,542.13         3,139.48           19,265.30         1.06         1,257,472         1,421.43         2,742.13         3,139.48           19,16.00         93         1.06         1,257,844         13,817.23         2,742.13         3,139.48           15,800.69         93         13,657,844         13,817.23         2,742.13         3,139.48           44,033.49         1.06         1,422.402         10,648.92         2,801.12         2,555.78           16,534.98         1.67.14         13,847.24         10,648.92         2,801.12         2,565.78           16,534.99         1.22         10,648.92         2,801.12         2,565.78           16,534.90         1.22         10,648.92         2,801.12         2,541.13           16,534.90         1.22         10,648.92         2,801.12         1,741.13           116,534.90

TABLE IX.—SPECIAL DEPOSITS.

SHOWING ALL DEPOSITS NOT HELD FOR THE BENEFT OF ALL POLICY-HOLDERS.

		Mar	Market Value of Special Deposits made with:	Special Depos	sits made wit	h:		a Bxcess of Deposits
NAME OF COMPANY	Canada	Georgia	New Mexico	North Carolina	Oregon	Virginia	Various	over Corresponding Liabilities
Stock Co's of Conn.								•
Automobile Inc Co. Heatford	\$269,573.00	\$10,000.00	•	\$24,500.00	:	\$49,510.00		\$7,459.14
Connecticut, Hartford	125,050.00	10,000.00	9,500.00			48,000.00		47,212.28
Hartford, Hartford	668,067.48	:	:	11,150.00		50,925.00		89,120.10
Orient, Hartford	326,400.00					24, 600.00		19, 282.00
Phoenix, Hartford	367,800.00	8,700.00	: :			48,750.00		80,753.02
Standard, Hartford								
Totals	\$1,852,940.48		\$68,450.00 \$52,150.00	\$24,500.00		\$320,645.00		\$302,211.85
Stock Co's of Other States.								
Agricultural		\$10,500.00		\$9,300.00	:	\$25,730.00	<b>*\$</b> 10,700.00	
Allemannia								
American N T	\$47 571 AR	00.00		:	:	50 800 00		£18 019 73
American Central	109, 155.70		\$10,000.00			46,500.00		49,536.43
American Druggists								
Assurance Co. of America								
Boston Buskel Duckel		9,870.00			:::::::::::::::::::::::::::::::::::::::			6,005.68
Buffalo-German								
Caledonian-American								
Camden					:::::::::::::::::::::::::::::::::::::::	: : : : : : : : : : : : : : : : : : : :		
Capital Weight of the Communication of the Communic				:::::::::::::::::::::::::::::::::::::::	:::::::::::::::::::::::::::::::::::::::			
Citizens'		9 800 00				9.425.00		
City of New York		10, 200.00						

\* Piorida.

6 This excess is included in the surplus of the various companies, and may be under some circumstances, taken from the funds available to pay the claims of general policy-holders.

\$25,000.00 \$20,013.05 49,920.00 46,152.50	17, 670, 00 48, 870, 00 88, 870, 00 135, 411, 66 88, 900, 00 15, 000, 00 20, 800, 00 48, 950, 00	49 496.00 15, 192.85 23, 750.00 16, 192.80 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	<u>_:::::</u>
<u> </u>	<u> </u>	9,600.00 24,500.00 10,200.00 10,800.00 9,700.00 9,000.00 11,000.00 24,000.00 54,400.00	
\$10,000.00 \$-10,000.00 \$-254,405.00	11000000000000000000000000000000000000	:	10,000,00 8,800,00 20,500,00
Colomial Assurance Commerce Commerce Commercial Union Commonwalth Consocretia  \$10,000.00  9,900.00  Continental  \$255,405.00  10,000.00  \$9,200.00	<del>::::-</del>	Germania (17, 500, 00) Girard Gloss Ralia Globe and Rutgers Granite State Hanover Home	lobe

§ Cuba. † Plorida. † Mexico. | South Carolina.
6 This excess is included in the surplus of the various companies, and may be under some circumstances, taken from the funds available to pay the claims of general policyholders.

TABLE IX.—CONCLUDED.

		Marke	Market Value of Special Deposits made with:	ecial Deposit	s made with:			aExcess of Deposits
NAME OF COMPANY	Canada	Georgia	New Mexico	North Carolina	Oregon	Virginia	Various	over Corresponding Liabilities
Mechanics and Traders Michigan Commercial Michigan, F. & M. Milwaukee Mechanics National-Ben Frankin		\$10,000.00	00.006,6\$			\$47,060.00		\$10,000.00
National Lumber National Union Newark New Brunswick New Hampshire	\$124,052.46	88888	10,079.70		\$25,000.00	25,000.00 14,880.00 56,000.00	* \$9,700.00	4,380.95 2,040.59 12,819.37 18,952.27 19,999.02
North British and Mercantile Northern North River Onth Western National	79,385.60	10,300.00	::::			24,840.00 47,940.00		6,900.36 6,913.57 62,590.94
Pelican Penasylvania People's National Providence Washington Queen	161,020.00 542,147.48	10,000 20,000 10,200.00 9,975.00	10,300.00		52,000.00	35,450.00 48,739.00 46,510.00 50,375.00		30, 294.23 36, 623.13 48, 658.39 73, 842.16
Reliance Rhode Island St. Paul, F. & M. Springfield	213,700.10	10,000.00 9,736.00 10,000.00	::""	10,067.00 \$29,400.00		18,640.00 23,432.37 51,650.00	+2,800.00	11,111.20 87,182.39 13,570.77
Lettonia Premen's United Fremen's United States Westchester Western Williamsburgh City	97,500.00	8,800.00 10,000.00 10,000.00	10,000.00			20,090.00 16,000.00 29,710.00		18,178.71 18,839.18 10,818.58
Totals 3,999,869,96 642,156.00 201,166.70 Grand Totals 5,852,810.44 610,606.00 253,316.70	3,999,869.96	542,156.00 610,606.00	610, 606.00 253, 316.70	1 1	156,400.00	72,700.00 156,400.00 1,455,561.37 97,200.00 156,400.00 1,776,206.37	149,400.00	1,341,322.78

\* Florida. † Mexico.

a This excess is included in the surplus of the various companies, and may be under some circumstances, taken from the funds available to pay the claims of general policy-holders.

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TABLE X.

SUM	SUMMARY COMPARISON OF	RISON	OF FIRE	BUSINE	BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST TWENTY	NG MUTUAL	S) IN CO	NN. FOR TH	E PAST 7	FWENTY	YEARS.
	Companies	Stock	Mutusl	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Paid	Per cent. of Losses to Premiums Received	Number of Number of Companies Companies Organized Retired	Number of Companies Retired
189	Conn. Companies	-	17	ধ	\$92,882,070	\$770,448.08	18.	\$81,667.78	46.94	0	0
1896	:	6	11	8	97,024,299	815,611.24	æ.	452,905.80	82.33	-	•
1896	:	6	11	8	110,401,786	862,876.96	82.	478,387.14	56.47	•	•
1897	:	•	11	8	111,517,064	824,518.86	14.	420,095.08	20.96	•	
1898	:	6	11	8	108,007,896	796,688.96	7.	808,064.28	88.67	•	0
1899	:	<b>6</b> 0	11	8	98,318,059	802,664.74	झ	447,668.85	54.42	•	
1900	:	7	12	19	97,179,760	778,615.22	8.	885,608.88	. 50.82	•	•
1901	:	-	==	81	98,237,386	71.77.17	æ.	865,146.84	44.15	•	0
1902	:	7	. <b>=</b>	18	100,588,176	891,261.45	88.	77.729,689	96.16	•	0
1908	:	-	=	81	99,288,711	888,437.52	<b>8</b> .	887,964.96	87.97	-	0
1904	:	7	81	8	102,483,507	926,027.88	8.	406,798.50	48.88	•	1
1905	:	7	13	8	110,868,794	995,689.95	8.	848,011.14	34.36	-	
1906	:	7	\$	ន	115,020,796	1,060,011.47	8.	888,070.69	19.98	•	-
1907	:	7	15	ន	130,034,320	1,208,914.12	88.	478,256.88	99.56	0	0
1908	:	7	23	21	•116,617,778	+1,092,289.76	ą;	1449,436.46	41.15	0	0
1906	:	7	15	ន	•122,700,474	+1,092,705.04	<b>8</b> 6.	1441,998.00	40.45	•	0
1910	:	•	71	83	•127,227,149	+1,146,021.48	8.	1569,432.88	49.69	-	
1161	:	•	2	ន	•127,889,296	+1,188,118.30	88.	1486,400.89	<b>\$</b> 0.9	0	0
1912	:	۰	18	g	*188,842,078	+1,258,082.74	ă.	• 1561,867.09	4.84	-	-
1918	:	•	18	ន	*140,960,736	+1,291,550.94	26.	1625,809.39	48.45		0
	JNd Risks Written.	Ì	+ Net Premiums Received.	Received.	1 Losses Incurred						

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	Companies	Stock	Mutual	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Paid	Per cent. of Losses to Premiums Received	Number of Companies Admitted	Number of Companies Withdrawn
189	Other Companies	8	5	8	165,942,060	1,650.814.58	86.	719,102.49	48.67	0	<b>→</b>
1896	:	8	ro	*8	184,976,472	1,770.917.19	8.	916,928.15	51.77	တ	8
1896	:	8	•	88	197.137,874	1,854,990.63	s;	898,586.31	48.41	13	•
1897	:	108	9	114	208,807,284	1,906,230.50	æ.	685,456.51	86.96	16	0
1898	:	118	9	121	211,840,944	1,911,380,58	8.	854,871.70	44.78	. 81	<b>∞</b>
1899	:	118	6,	124	225,584,005	1,991,911.85	88.	922,062,88	46.29	9	9
1900	:	117	9	128	288,582,511	2,079,288.64	8.	984,522,91	47.84	7	15
1001	:	108	•	114	245,427,504	2,111,117.41	8.	975,843.13	46.22	7	•
1902	:	101	9	101	250,522,172	2,510,822.48	1.00	1,848,352.08	78.62	63	6
1908	:	92	•	106	251,110,410	2,566,568.92	1.02	861,521.18	88.57	7	80
1904	:	100	9	106	258,186,882	2,672,530.45	1.04	1,089,525.19	40.77	4	4
1906	:	106	9	112	281,749,731	2,919,871.07	1.04	979,855.16	38.56	7	
1906	:	117	H	128	286,648,882	2,995,857.47	1.05	1,182,964.09	87.84	8	10
1907	:	115	ıı	126	867,412,996	8,786,691.28	1.02	1,802,491.42	<b>34.86</b>	2	7
1908	:	111	81	121	*295,017,678	+8,074,418.70	1.9	11,266,175.11	41.18	•	10
1909	:	115	11	182	*309,635,167	+8,219,111.08	1.04	11,891,230.90	48.22	=	
1910	;	121	11	138	*827,562,986	+8,862,684.72	1.02	11,892,684.61	56.45	=	ĸ
1911	:	135	16	141	•350,460,026	+3,626,711.06	1.08	11,663,364.57	45.86	91	11
1912	:	128	1	146	*368,224.426	+8,768,685.68	1.04	11,747,264.04	46.86	91	9
1918	:	23	81	941	*888,885,144	+8.987,996.16	1.01	11,854,288.48	47.09	60	œ

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• Net Risks Written. + Net Premiums Received. † Losses Incurred.

TABLE X.

NO S	SUMMARY COMPARISON	KISCN	OF FIRE	S BUSINE	OF FIRE BUSINESS (INCLUDING MULUALS) IN COUNT FOR THE FAST I WENT! I FARS.	NG MUTUAL	OO NT (C	MN. FOR IR	E FAST	I WEAN I	I EARS.
	Companies	Stock	Mutusi	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Pald	Per cent. of Losses to Premiums Received	Number of Number of Companies Organized Retired	Number of Companies Retired
1894	Conn. Companies	•	17	8	\$92,882,070	\$770,448.08	26.	\$861,667.78	\$.8	0	0
1896	:	6	11	83	97,024,299	815,611.24	<b>3</b> 5.	452,905.80	82.99	-	•
1896	:	٥	11	*	110,401,785	862,876.96	82.	478,387.14	26.47	•	•
1807	:	6	17	8	111,517,064	824,513.86	7.	420,095.08	20.86	0	•
1898	:	6	11	8	106,097,895	798,698.96	7.	808,084.28	88.67	•	•
1899	:	•	17	প্ত	98,318,069	802,664.74	85	447,668.85	54.42	•	-
1900	:	~	12	19	97,179,760	778,615.22	8.	895,608.38	. 50.82	•	•
1901	:	7	n	18	98,287,386	71.77.13	<b>3</b> 5.	865,146.84	44.15	•	•
1902	:	7	n	18	100,588,176	891,261.46	86.	589,627.47	96.16	•	•
1908	:	7	ıı	18	99,288,711	888,437.52	<b>8</b> .	837,364.36	87.97	-	•
190	:	7	18	જ્ઞ	102,488,507	926,027.88	8.	406,798.50	48.98	•	-
1905	:	7	18	æ	110,868,794	995,689.95	8.	848,011.14	34.36	-	-
1906	:	7	15	ន	115,020,796	1,060,011.47	8.	888,070.69	36.61	0	1
1907	:	1	15	ន	130,084,320	1,208,914.12	88.	478,256.88	89.56	•	•
1908	:	7	22	ន	•116,617,778	+1,092,239.76	2.	1449,436.46	41.15	•	0
1909	:	7	15	ន	•122,700,474	+1,092,705.04	<b>8</b> 8.	1441,998.00	40.45	•	0
1910	:	••	14	ន	•127,227,149	+1,146,021.48	8.	1569,482.88	49.60	-	1
1911	:	•	74	æ	•127,880,296	+1,188,118.30	8.	1486,400.89	40.94	0	•
1912	:	۰	18	ន	*188,842,078	+1,258,082.74	35	• 1561,867.09	14.84	-	
1918	:	6	81	22	*140,860,726	+1,291,550.94	26.	1625,809.39	48.45	-	0
	",Net Risks Written.	+ No	+Net Premiums Bacelved.	Received.	tioses Incurred						

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	Companies	Stock	Mutual	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Paid	Per cent. of Losses to Premiums Received	Number of Companies Admitted	Number of Companies Withdrawn
1894	Other Companies	8	2	88	165,942,060	1,650,814.58	8.	719,102,49	43.57	0	4
1896	:	8	ĸ	*8	184,976,472	1,770.917.19	8.	916,928.15	51.77	•	7
1896	:	8	•	88	197.137,874	1,854,990.63	ş.	898,586.31	48.41	18	•
1897	:	108	•	114	208,807,264	1,906,230.50	8.	685,456.51	8.8	16	0
1898	:	118	မှ	121	211,840,944	1,911,380.58	8:	864,871.70	44.78	. 81	œ
1899	:	118	,,	124	225,584,005	1,991,911.85	<b>8</b> 8.	922,062.88	46.29	ç	g
1900	:	117	œ	128	288,532,511	2,079,283.64	86.	984,522.91	47.84	4	27
1901	:	108	œ	114	245,427,504	2,111,117.41	<b>8</b> 8.	975,843.18	46.22	-	•
1902	:	101	•	107	250,522,172	2,510,822.43	1.00	1,848,352.08	78.62	81	<b>.</b>
1908	:	100	•	106	251,110,410	2,566,558.92	1.02	861,521.18	38.57	8	80
1904	:	100	\$	106	258,186,882	2,672,530.45	1.04	1,089,525.19	40.77	4	4
1906	:	106	ø	112	281,749,731	2,919,871.07	1.04	979,855.16	38.56	-	1
1906	:	117	=======================================	128	286,648,382	2,996,867.47	1.06	1,182,964.09	87.84	8	01
1907	:	115	=	128	867,412,996	8,736,691.23	1.02	1,802,491.42	8.88	•	7
1908	:	111	13	124	*295,017,678	+8,074,418.70	1.9	11,266,175.11	41.18	œ	10
1909	:	115	11	281	*309,635,167	+8,219,111.08	1.04	11,891,230.90	48.22	Ħ	-
1910	;	121	11	188	*327,562,986	+8,352,634.72	1.02	11,892,684.61	56.45	Ħ	•
1911	:	<b>13</b>	16	7	*350,460,026	+8.626,711.06	1.08	11,663,364.57	45.86	91	11
1912	:	128	11	351	*363,224,426	+3,768,685.68	1.04	11,747,264.04	46.38	9	9
1918	:	Ħ	18	140	*888,886,144	+8,987,986.16	1.01	11,854,288.48	47.09	80	80
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• Net Risks Written. + Net Premiums Received. † Losses Incurred.

TABLE X.

S C M	SUMMARY COMPARISON	RISON	Š	BUSIN	FIRE BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST TWENTY YEARS.	NG MUTUAL	S) IN CO	NN. FOR TH	E PAST	rw enty	YEARS.
	Companies	Stock	Mutusl	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Paid	Per cent. of Losses to Premiums Received	Number of Number of Companies Companies Organized Retired	Number of Companies Retired
1894	Conn. Companies	80	17	8	\$92,882,070	\$770,448.08	26.	\$861,667.78	46.94	•	0
1896	:	6	11	8	97,024,299	815,611.24	<b>3</b> ë	452,905.80	56.58	-	•
1896	:	6	11	8	110,401,785	862,876.96	æ.	478,387.14	55.47	•	•
1887	:	6	11	*	111,517,064	824,518.86	7.	420,085.08	20.96	۰	
1896	:	6	17	83	106,097,895	796,698.96	7.	808,064.28	88.57	•	•
1809	:	<b>6</b> 0	11	8	96,818,069	802,664.74	88	447,668.85	54.42	•	1
1900	:	~	21	19	97.179,760	778,615.22	8.	886,608.88	. 50.82	•	•
1901	:	~	Ħ	18	96,237,385	826,977.17	26	865,146.84	44.15	•	0
1902	:	7	. <b>=</b>	18	100,538,176	891,261.45	88.	589,627.47	96.16	•	•
1908	:	-	=	18	99,288,711	888,487.52	<b>8</b> .	837,964.86	87.97	-	0
1904	:	~	18	8	102,488,507	926,027.88	8.	406,798.50	48.98	•	
1905	:	~	13	8	110,868,794	996,639.95	8.	848,011.14	8.8	-	
1906	:	2	15	ន	115,020,796	1,060,011.47	26.	888,070.69	19.98	•	-
1907	:	7	15	ន	130,084,320	1,208,914.12	8.	478,256.88	39.56	•	0
1908	:	7	121	ឌ	*116,617,778	+1,092,289.76	ġ.	1449,436.46	41.15	•	0
1906	:	^	15	æ	*122,700,474	+1,092,705.04	88.	1441,998.00	40.45	•	0
1910	:	œ	7	ន	•127,227,149	+1,146,021.48	8.	1569,482.88	49.69	-	-
1911	:	<b>*</b>	7	æ	*127,389,296	+1,188,118.80	88.	1486,400.89	40.94	0	0
1912	:	•	18	81	*188,842,078	+1,258,032,74	¥.	. 1561,867.09	4.8	1	-
1918	:	•	81	ន	*140,860,726	+1,291,550.94	8	1625,809.89	48.45	-	c
•	LNet Risks Written.	İ	+ Net Premiums Received.	Received.	t Losses Incurred						

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	Companies	Stock	Mutual	Total	Risks Written	Premiums Received	Average Premium Per cent.	Losses Paid	Per cent. of Losses to Premiums Received	Number of Companies Admitted	Number of Companies Withdrawn
1894	Other Companies	8	2	88	165,942,060	1,650,814.58	8.	719,102.49	48.57	0	*
1896	:	8	20	<b>88</b>	184,976,472	1,770.917.19	8.	916,928.15	51.72	က	3
1896	:	8	•	88	197.137,874	1.854,990.63	8	898,586.31	48.41	13	•
1897	:	108	မှ	114	208,807,284	1,906,230.50	¥.	685,456.51	86.38	16	•
1898	:	118	မှ	121	211,840,944	1,911,380.58	8.	864,871.70	44.78	. 81	<b>∞</b>
1899	:	118	,	124	225,584,005	1,991,911.85	88.	922,062,88	46.29	9	9
1900	:	111	•	128	238,582,511	2,079,288.64	86.	984,522.91	47.84	4	31
1901	:	108	•	114	245,427,504	2,111,117.41	8.	975,843.13	46.22	7	•
1902	:	101	9	101	250,522,172	2,510,822.43	1.00	1,848,352.08	78.62	81	œ
1908	:	100	ø	106	251,110,410	2,566,558.92	1.02	861,521.18	38.57	8	80
1904	:	100	ø	106	258,186,882	2,672,530.45	1.04	1,089,525.19	40.71	4	4
1905	:	106	မှ	112	281,749,731	2,919,871.07	1.04	979,855.16	88.56	_	-
1906	:	117	=	128	286,648,332	2,996,857.47	1.06	1,132,964.09	87.84	83	10
1907	:	116	==	136	867,412,996	8,786,691.28	1.02	1,802,491.42	84.86	2	7
1908	:	111	13	124	*295,017,678	+8,074,418.70	1.0	11,286,175.11	41.18	æ	10
1909	3	115	11	133	*809,635,167	+8,219,111.08	1.04	11,891,230.90	48.22	=	-
1910	:	121	11	188	*827,562,986	+8,352,634.72	1.02	11,892,684.61	56.45	=	2
1911	:	125	16	141	*350,460,026	+8,626,711.06	1.08	11.663,364.57	45.86	92	11
1912	:	128	11	145	*863,224,426	+3,768,685.63	1.04	11,747,264.04	46.36	2	9
1918	:	23	18	140	*888,885,144	+8.987,986.16	1.01	11,854,238.48	47.09	œ	<b>60</b>

• Net Risks Written. + Net Premiums Received. †Losses Incurred.

TABLE XI.

Per cent. of Losses to Premiums Received 62.91 COMPANIES AUTHORIZED IN CONN. FROM 1894 TO 1913, 9.08 62.81 2,567,102,210 2,661,946,205 2,954,797.176 8,417,428,067 5,315,289,678 5,557,847,569 5,946,044,888 6,647,101,515 7,820,224,189 7,682,775,154 8,871,901,578 2,296,490,437 2,469,241.195 2,540,596,479 2,814,556,527 3,693,863,826 8,787,688,999 4,073,847,270 4,397,757,085 4,797,847,980 Risks in Force \$10,788,452.23 11,393,420.09 10,100,305.92 9,749,817.52 13,903,968.70 19,108,213.92 33,496,420.72 19,525,710.73 28,822,734.48 25,859,414.96 10,693,887.79 12,417,296.47 12,850,108.88 14,059,866.90 14,752,294.81 15,736,662.85 17,565,672.07 20,370,780.67 21,472,178.87 24,276,465.67 • Losses Incurred 18,830,328.79 \$19,062,827.74 19.292,459.28 19,086,389.60 20,605,145.29 25,358,340.61 27,851,520.18 28,121,358.38 81,358,983.50 82,967,649.12 86,868,971.69 38,797,649.36 89,801,756.22 45,419,677.08 45,978.431.28 48,878,354.87 18,440,009.23 18,178,610.41 87,615,798.91 13,590,785.67 Premium Receipts 25,192,024.46 36,535,186,08 36,498,448.49 44.967,230.45 50,009,001.83 \$18,666,089.41 19,521,267.21 18,373,737.26 18,085,747.62 19,455,539.98 21,709,428.31 22,391,717,14 26,457,197,52 25,877,914.38 32,043,071.06 29,626,067.45 48,288,710,28 36,724,005.87 40,663,246.64 45,282,692.37 Expenditure 41,360,440.40 40,158,808.92 20,928,621.23 19,964,305.99 22,403,133.72 30,086,745.74 83,474,102.60 43,348,236.72 48,621,835.43 51,890,958.00 63,895,063.26 20,508,157.31 20.386,926.31 20,257,166.98 21,012,445.58 27,519,698.87 29,976,539.17 85,202,037.87 45,849,411.31 49,921,149.25 Income 27,552,762.05 18,731,626,59 19,693,549.16 26,023,782,46 25.721,810.34 25,144,082,59 24,492,900.83 39,798,631.62 41,985,487.84 21,244,286.37 24,763,916.68 28,261,062.67 32,025,886.99 24,409,971.07 30,147,171.87 46,886,754.74 45,317,407.81 SUMMARY COMPARISON OF CONDITION OF FIRE INS. 24,821,215.51 25,896,068.61 85,252,950.81 Surplus as regards Policy-holders Liabilities exclusive of Capital, Scrip, and Special F'ds. \$17,463,283.14 18,044,617.19 22,282,287,70 26,471,653.25 28,504,920.66 87,247,968.56 58,008,832,56 18,299,337.26 17,088,920.25 17,358,005.43 18,226,790.49 18,771.465.09 80,835,549.00 37,194,804.30 87,696,125.56 40,451,457.64 44,744,781.99 47,596,781.84 49,863,747.89 25,529,643.71 54,024,415.30 41,855,135.76 75,704,407.95 89.582,269.68 36,194,909.73 37,738,166.35 39,543,623.63 43,381,787.89 43,948,600.83 43,915,497.68 47,046,204.38 51,425,702.32 56,765,973.33 62,861,435.99 61,657,939.63 61,687,705.13, 67,843,296.93 84,543,413.61 96,750,502.63 71:01:140:17 Total Admitted Assets. 10,175,000.00 0,078,1,4.45 0,050,000.00 0,150,000.00 0,150,000.00 1,000,000.00 \$10,000,000.00 0,175,000.00 0.250,000.00 0.404,054,50 1,000,000.00 1,000,000.00 3,000,000.00 15,800,000.00 0,175,000.00 0,175.000.00 0,250,000.00 11,000,000.00 2,700,000.00 14,500,000.00 Capital 1894 Conn. Companies Companies 86 206 906 98 897

· 1908, losses incurred; provious years, losses paid.

\$62,816,871.20 \$14,860,689,279  62.09	56,819,819.17 14,742,887,904 56.97	116,220,574,815 64.58	38 15,920,926,846 49.68	29 16,996,844,067 58.20	82 17,977,887,568 67.66	18,724,870,466 64.81	19,080,822,887	35 19,624,878,348 47.08	77 20,988,681,426	22,592,907,286 62.08	13 24,260,491,649 48.86	57 26,928,172,388 99.56	38,208,506,228 46.95	37 29,669,884,446 55.41	74 81,982,680,267 48.62	22 84,092,444,404 50.56	97,566,870,530 58.76	20 000 000 000
		19.60,139.61	52,587,749.88	62,126,880.29	74,684,272.28	76,004,286.46	77,220,580.56	76,568,782.86	76,164,246.27	102,892,752.92	84,200,817.11	191,816,628.67	82,728,486.96	107,678,489.87	100,587,196.74	108,556,290.22	128,555,007.49	100 BOK 1777 0
\$100,869,567.57	99,786.759.96	101,707,151.26	105,968,841.66	115,994,724.66 106,579,686.98	127,417,881.94 110,888,241.52	180,801,789.24 118,822,595.78	129,708,104.21	162,768,730.07	158,580,082.12	165,880,276.28	172,462,914.45	279,406,507.51 192,674,427.22	197,495,294.82	194,824,541.00	206,894,070.54	214,700,171.94	229,890,806.07	044 461 508 00 040 674 480 47 100 80K 177 91
\$100,111,540.09	96,707,540.72	96,886,882,80	108,985,802.46	115,994,724.66	127,417,861.94	180,801,789.24	147,742,088.47 136,055,676.87	142,067,578.27	167,478,602.74 144,556,687.41 158,590,082.18	186,811,596.06 174,717,296.08 166,880,276.28	188,928,914.09 168,006,985.67		187,964,720.84	204,277,627.86	281,486,114.05 200,724,989.45 206,894,070.59	241,257,815.02 214,088,824.92 214,700,171.94	286,487,894.28	
0107,468,748.79	72,358,175.79 106,864,590.19	97,876,864.87 109,252,685.07	118,497,146.22	120,128,997.11	126,045,800.94	182,461,097.50		180,214,669.43	167,478,602.74		188,928,914.00	268,604,067.86	216,869,108.15	218,886,465.72	281,486,114.06	241,267,815.02	259,886,771.77	270 ADR 9K1 OK
855, 518, 525, 001 845, 001, 004, 011, 105, 061, 015, 105, 101, 101, 101, 101, 101, 10	72,368,175.79	97,876,864.87	120,214,428.36 118,497,146.22 108,985,802.46	128,947,299.28 120,128,997.11	124,446,067.19	126,982,524.97	125,841,640.16 125,440,910.98	140,696,752.88 127,918,899.58 130,214,669.48 142,087,578.27 162,789,780.07	286,742,878.75 148,508,082.86 138,289,795.90	801,458,789.68 159,081,477.88 142,422,811.86	162,882,562.89	886,596,889.00 194,169,697.18 142,427,141.82	198,587,050.78 187,817,855.57 216,869,108.15 187,954,720.94	868,782,299,76 204,199,920.05 149,582,579,71 218,386,455.72 204,277,627.86 194,224,541.08	217,412,598.07 181,461,777.91	192,717,912.88	206,829,844.18	27 981 816 FA
104,011.106.95	104,264,072.21	106,245,580.90	104,868,814.06	108,005,598.76	118,110,806.45	115,889,876.97		140,696,752.88	148,506,082.85	159,061,477.88	169,054,464.57	194,169,697.18	198,587,059.78	204,199,920.05		228,446,875.80	248,112,686.79	3KT 494 9KT 7K
02.022,727,971	196,607,248.00 104,264,072.21	204,122,445.74	225,067,787.40	287,142,892.99	287,666,368.62	241,422,401.94	251,882,551.00	268,610,092.41	286,742,878.75	801,458,789.68	881,887,017.46	896,596,899.00	885,904,415.85	868,782,299.76	808,864,875.98	421,164,288.18	464,942,529.92	478 AKK AM4 90
	86,215,525.00	89,876,202.00	42,205,875.00	44,888,875.00	46,826,465.00	46,956,572.89	44,720,980.88	48,008,875.00	48,918,875.00	46,068,875.00	46,968,875.00	54,457,414.00	54,150,004.00	58,800,000.00	54,907,086.66	59,700,000.00	68,100,000.00	A4 OTS OTS ON
1894 Other Companies	:	:	:	:	:	;	:	•	:	:	:	:	;	:	:	:	:	:
1894	1896	188	1897	1806	88	1900	1061	1902	1908	190	1906	1906	1907	1908	1909	1910	1161	1019

\* 1908, losses incurred; previous years, losses paid

DIRECTORY OF COMPANIES.

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LIST OF FIRE AND MARINE INSURANCE CO'S AUTHORIZED TO DO BUSINESS IN CONNECTIOUT

NAME OF COMPANY	Paid-up Capital	President	Secretary
Stock Companies of Connecticut.			
Ætns, Hartford	\$5,000,000.00	William B. Clark.	E. J. Sloan.
Automobile Ins. Co., Hartford	300,000.00	Morgan G. Bulkeley,	J. Scoffeld Rowe.
Connecticut, Harfford.	1,000,000.00	Edward Milligan,	John A. Cosmus.
Haufout Haufout	00000000	Dishard M Dissall	Frederick Samson.
Time more, transmore,	6,000,000.00	MCHRIC M. DIRECH,	S. E. Locke.
National, Hartford Orient, Hartford	2,000,000.00 1,000,000.00	James Nichols, A. G. McIlwaine, Jr.,	G. H. Tryon. Henry W. Gray, Jr.
Phoenix, Hartford	3,000,000.00	Edward Milligan,	John B. Knox.
Security, New Haven	1,000,000.00	John W. Alling,	Victor Roth.
Standard, Hartford	900,000.00	M. L. Hewes,	H. B. Anthony.
Total	\$16,800,000.00		
Mutual Companies of Connecticut,	Assets .		
Danbury, Danbury	\$49,149.41	John H. Fanton,	Luman L. Hubbell.
Farmers', Suffield	736.90	Frederick B. Hatheway,	W. E. Burbank.
Farmington Valley, Farmington	9,815.15	Edward H. Deming,	Hervey L. Crandall.
Gullord, Gullord	4,037.20	Robert H. Norton,	F. H. Koll.
Harminton Heminton	1,286,873.38	Kalph H. Ensign,	William A. Erving.
Litchfield, Litchfield.	149.353.85	George M. Woodruff.	Frank B. Mason.
Madison, Madison.	7,607.10	Clarkson H. Meigs,	E. A. Chittenden.
Middlesex, Middletown	1,119,935.21	O. Vincent Coffin,	C. W. Harris.
Mutual, Norwich	10, 702.80	H H Collins	UN F Lester
Detrons Middletown	18 048 81	Honry E. Loomis	Henry C. Dunham
Rockville. Rockville.	26,690.49	E. G. Butler.	A. T. Bissell.
Washington, Washington	2,329.70	Powell G. Seeley,	Frank J. Kilborn.
Total	\$2,995,407.33		

LIST OF FIRE AND MARINE INSURANCE CO'S AUTHORIZED TO DO BUSINESS IN CONN.—CONTINUED Attorney to accept service in Connecticut, Insurance Commissioner. Hartford

	NAME OF COMPANY	Admitted to Conn.	Paid-up Capital	President	Secretary
	Stock Companies of Other States.				
	Agricultural, Watertown, N. Y.	1865	\$500,000.00	W. H. Stevens.	J. O. Adams.
	Albany, Albany, N. Y	1888	250,000.00	John E. McElroy,	Charles H. Hahn.
	Allemannia, Pittsburgh, Pa	1908	200,000.00	W. Steinmeyer,	C. P. Kellerman.
	Alliance, Philadelphia, Pa	1906	750,000.00	Eugene L. Ellison.	T. Houard Wright.
	American, Newark, N. J	1875	1,000,000.00	P. L. Hoadlev.	C. Weston Bailey.
	American & Foreign, New York, N. Y.	1910	300,000.00	W. L. H. Simpson.	J. E. Hoffman.
	American Central, St. Louis, Mo.	1886	2,000,000.00	Edward T. Campbell,	B. G. Chapman, Jr.
	American Druggists', Cincinnati, Ohio.	1909	200,000.00	Charles H. Avery,	Frank H. Freericks.
	Arlington, Washington, D. C	1911	200,000.00	James M. Johnston,	E. McC. Jones.
	Assurance Co. of America, New York, N. Y	1901	200,000.00	R. Bleecker Rathbone,	Chas. S. Conklin.
	Boston, Boston, Mass	1896	1,000,000.00	Ransom B. Fuller,	Freeman Nickerson.
	Buffalo Commercial, Buffalo, N. Y.	1896	200,000.00	Charles Groben,	George H. Hofheins.
	Buffalo-German, Buffalo, N. Y.	1881	200,000.00	John G. Wickser,	Charles A. Georger.
	Caledonian-American, New York, N. Y.	1898	200,000.00	Charles H. Post,	Milward Prain.
	Camden, Camden, N. J	35	600,000.00	Edmund E. Read, Jr.,	Joseph K. Sharp.
	Capital, Concord, N. H	939	200,000.00	Charles L. Jackman,	Freeman T. Jackman.
	Central National, Chicago, III	0161	200,000.00	James B. Hobbs,	F. M. Rice.
	Citizens, St. Louis, Mo	1031	200,000.00	Chas. E. Chase,	P. O. Crocker.
	City of New York, New York, N. Y.	935	980,000.00	Major A. White,	J. Carroll French.
	Colonial Assurance, New York, N. Y.	2181	200,000.00	Leo H. Wige,	E. S. Powell, Jr.
Digi	Columbia, Jersey City, N. J	98	400,000.00	George F. Crane,	C. E. Dean.
tize	Commerce, Albany, N. Y	1804	200,000.00	E. D. Jenison,	Addison J. Hinman.
ed I	Commercial Union, New York, N. I.	989	200,000.00	A. H. Wray,	C. J. Holman.
эу (	Commonwealth, New York, N. I	33	900,000	E. G. Richards,	Robert Newboult.
G	Concordia, Milwaukee, Wils	FAT.	900,000.00	GUSTAVE WOLLSEGER, Jr.,	Frank Damkoenler.
0		1954		;	J. A. Swinnerton
08	Continental, New York, N. Y	5	2,000,000.00	Henry Evans,	Ernest Sturm.
<b>3</b> [0					(F. R. Millard.
2	County, rangacipais, ra. Detroit, Detroit, Mich	96	600,000,000	Chas. K. Peck, E. H. Butler.	E. A. Law. A. H. McDonell.
	Detroit National, Detroit, Mich.	1912	370,700.00	M. O. Rowland,	Henry J. Guthard.
	Equitable, Providence, K. 1	1871	400,000.00	Fred W. Arnold,	Samuel G. Howe.

Max Grundner.	J. A. Swinnerton. Ernest Sturm.	M. G. Garrigues. Louis Weinmann.	A. H. Hassinger.	Edgar P. Luce.	Edwin M. Cragin.	A. H. Eckert.	Gustav Kehr.	Edward J. Inomaron.	W. H. Paulison.	A. F. Howard.	Joseph McCord.	Areunah M. Burtis. Charles L. Tyner.	Edward Heer.	T. Houard Wright.	Edward L. Goff.	George W. Hoyt.	R. H. McKelvey.	Walter Adlard.	T. B. Norton.	A. D. Baker.	H. E. Everett.	Oscar Griebling.	H. M. Schmitt.
\$1,000,000.00   Percy Chubb,	Henry Evans,	E. C. Irvin, Wm. J. Dutton,	Daniel H. Bunham,	24 W 24	Wm. N. Kremer, Wm. N. Kremer.	A. E. Succop,	Geo. B. Edwards,	Henry M. Gratz,	E. C. Jameson,	Calvin Page,	R. Emory Warfield,	Elbridge G. Snow,	A. H. Trimble,	Eugene L. Ellison,	Gustavus Remak, Jr.,	Henry W. Eaton,	G. A. Mitchell,	E. C. Benton,	James Nichols,	F. D. Bennett,	D. M. Ferry, Jr.,	William L. Jones,	Samuel McKnight,
\$1,000,000.00	2,500,000.00	750,000.00	1,000,000.00	500,000.00	2.000,000.00	300,000.00	1,000,000.00	200,000.00	400,000.00	200,000.00	1,000,000.00	6,000,000.00	300,000.00	4,000,000.00	1,000,000.00	200,000.00	400,000.00	200,000.00	300,000.00	400,000.00	400,000.00	1,000,000.00	1,000,000.00
1903	0161	1872	1876	1869	1872	1908	1864	1867	1896	1886	1861	1853	1909	1865	1906	1912	1908	1910	1898	1904	1880	1885	1807
Federal, Jersey City, N. J	Fidelity-Phenix, New York, N. Y	Fire Association, Philadelphia, Pa. Fireman's Fund. San Francisco. Cal	Newark, N. J.	Philadelphia, Pa	Hiance, New York, N. 1	re. Pittsburg. Pa	Germania, New York, N. Y.	Girard, Philadelphia, Pa.	Rutgers, New York, N. Y.	Granite State, Portsmouth, N. H.	New York, N. Y	Home, New York, N. Y.	Pittsburg. Pa	No. America, Philadelphia, Pa	State of Pa., Philadelphia, Pa	London & Globe, New York, N. Y.	Lumber, New York, N. Y.	etts, Boston, Mass.	Mechanics & Traders, New Orleans, La.	commercial, Lansing, Mich.	Michigan, Detroit, Mich.	Milwaukee Mechanics, Milwaukee, Wis	National-Ben Franklin, Pittsburg, Pa

LIST OF FIRE AND MARINE INSURANCE CO'S AUTHORIZED TO DO BUSINESS IN CONN. -- CONTINUED Attorney to accept service in Connecticut, Insurance Commissioner, Hartford

Stock Companies of Other States.  National Brewers', Chicago, III. National Lumber, Buffalo, N. Y. Newark, Newark, N. J. New Brunswick, New Brunswick, N. J. New Hampshire, Manchester, N. H. Niagara, New York, N. Y. North British & Mercantile, New York, N. Y. North River, New York, N. Y. Northwestern National, Milwaukee, Wis. Old Colony, Boston, Mass. People's National, Wilmington, Del. Providence Washington, Providence, R. I. St. Paul, St. Paul, Minn. Springfield, Springfield, Mass. Teutonia Fire, Pittsburg, Pa. Teutonia Fire, Pittsburg, Pa. Teutonia Fire, Pittsburg, Pa. United States, New York, N. Y. Westenen's, Pittsburg, Pa. United States, New York, N. Y. Westenen, Pittsburg, Pa. United States, New York, N. Y. Westenen, Pittsburg, Pa. United States, New York, N. Y. Westenen, Pittsburg, Pa. Westenen, Pittsburg, Pa. United States, New York, N. Y. Westenen, Pittsburg, Pa. Westenen, Pittsburg, Pa. Westenen, Pittsburg, Pa.	Admitted to Conn. 1908 1908 1908 1908 1908 1908 1908 1908	### Capital ### Capital #### Capital ####################################	Wm. H. Rehm, M. S. Tremsine, E. E. Cole, E. J. Haynes, Geo. A. Viehmann, Frank W. Sargeant, Frank W. Sargeant, E. G. Richards, William Meason, William Meason, William Meason, William Meason, William Meason, E. G. Richards, William Meason, E. Dale Benson, E. C. Stokes, J. B. Branch, E. C. Stokes, J. B. Branch, Geo. L. Shepley, F. R. Bigelow, A. W. Damon, C. W. Gerwig, Robert B. Besth, Gharles A. Norris, George R. Crawford, Wm. H. Nimick,	E. Graham Rhoads. William P. Haines. W. F. Braun. Thos. L. Farquhar. Charles D. Ross. (Frank E. Martin. Lewis W. Crockett. William B. Burpee. George W. Dewey. J. F. Hastings. James Marshall. Frederick H. Crum. Joseph Huebl. Chas. D. Hodges. A. D. Irving, Jr. W. G. Crowell. Henry T. Alley. A. G. Beals. Nevvet B. Barrow. Chas. J. Wister. Emil G. Pieper. A. W. Perry. W. J. Mackay. N. A. Weed. Henry T. Alley. Otto B. Osndidns. Otto B. Osndidns. Otto E. Schaefer. D. Dallas Hare. D. Dallas Hare.
Total	L	eat 180 700 00		

LIST OF FIRE AND MARINE INSURANCE CO'S AUTHORIZED TO DO BUSINESS IN CONN. — Continued Attorney to accept service in Connecticut, Insurance Commissioner, Hartford

	•				
	NAME OF COMPANY	Admitted to Conn.	Assets	President	Secretary
	Mutual Companies of Other States. Berkshire, Pittäfield, Mass. Dorchester, Boston, Mass. Fitchburg, Fitchburg, Mass. Fitchburg, Fitchburg, Mass. Indiana Lumbermen's, Indianapolis, Ind. Lowell, Lowell, Mass. Lumber, Boston, Mass. Merchants & Farmers, Worcester, Mass. Maidleex, Concord, Mass. Norfolk, Dedham, Mass. Pawtucket, Pawtucket, R. I. Pennsylvania Lumbermen's, Philadelphia, Pa. Providence, Providence, R. I. Quincy, Quincy, Mass. Traders & Mechanics, Lowell, Mass. Traders & Mechanics, Lowell, Mass.	1909 1909 1806 1889 1876 1908 1908 1908 1908 1908 1913 1884 1884 1896	\$226,206,51 232,340,53 1,152,424.98 1,021,084.32 437,887.94 198,422.76 769,958.33 275,078.52 301,527.19 654,208.23 625,804.75 630,728.96 830,728.96 884,433.49	Henry R. Peirson, William A. Muller, Lincoln R. Welch, Charles H. Price, C. C. Foster, Clarence H. Nelson, George W. Gale, J. Stewart Brown, Prescott Keyes, James Y. Noyes, Augustine A. Mann, Edward F. Henson, Edward F. Henson, Edward E. Watson, Charles A. Howland, Charles G. Hutchinson, Lewis N. Gilbert,	Robert A. Barbour. Edward C. Mason. A. S. McConkey. Chester A. Clegg, Louis O. Johnson. F. B. Fowler. Joseph Peabody. Harry E. Stone, Harry E. Stone, Harry E. Stone, Harry E. Myrick. Frederic G. Moore. Adams Tolman. Theodore T. Marsh. Frank Bishop. Harry Humphreys. Benj. M. MacDougall. Janes F. Young. Edw. M. Tucke.
	Total		\$10,271,630.47		
	NAME OF COMPANY	Admitted to Conn.	Assets in United States	Resident Manager or Attorney for United States	orney for United States
Digitized by Google	Companies of Other Countries.  Aachen & Munich, Aix-La-Chapelle, Germany Atlas, London, England Balkan National, Sofia, Bugaria. British America, Toronto, Canada. British America, Tivernto, Canada. British & Foreign, Liverpool, England. Bulgaria, First Bulgarian, Ruschuk, Bulgaria. Caledonian, Edinburgh, Scotland. Cologne Reinsurance, Cologne, Germany. Commercial Union, London, England.	1892 1910 1910 1911 1912 1892 1898 1898	\$2,478,706,48 2,802,047,43 1,798,746.09 1,001,731.27 1,012,244.67 1,248,135.94 2,158,275.22 1,380,981.17 6,479,441.24	J. A. Keleey, New York, N. Y. Frank Lock, New York, N. Y. Wm. C. Scheide & Co., Hartford, Conn W. L. H. Simpson, New York, N. Y. Snow & Thieme, Hartford, Conn. Charles H. Post, New York, N. Y. E. M. Cragin, New York, N. Y. A. H. Wray, New York, N. Y.	N. Y. V. Y.  artford, Conn.  fork, N. Y. Conn. k, N. Y. N. Y. N. Y.

LIST OF FIRE AND MARINE INSURANCE CO'S AUTHORIZED TO DO BUSINESS IN CONN. --Concluded Attorney to accept service in Connecticut, Insurance Commissioner. Hartford

OF COMPANY	Admitted to Conn.	Assets in United States	Resident Manager or Attorney for United States
of Other Countries.			
aris, France	1911	\$1,378,497.91	B. N. Carvalho, Hartford Conn.
General Fire, Paris, France	1911	759,854.54	Fred S. James & Co., New York, N. Y.
damourg-bremen, Hamburg, Germany	1873	1,897,048.25	H. N. Kelsey, New York, N. Y.
Liverpool & London & Globe, Liverpool Fine	187	13 094 085 95	Henry W Ester New York, N. Y.
London, London, England	1872	3.746.610.14	Charles I. Case New York N V
nd	1872	3,889,388.98	A. G. McIlwaine, Jr., New York, N. Y.
Mannheim, Mannheim, Germany	1909	950,739.97	Franz Herrmann & Co., New York, N. Y.
Marine, London, England	1895	927,307.78	Chubb & Son, New York, N. Y.
Minerya Retrocession, Cologne, Germany	1912	743,601.67	Edwin M. Cragin, New York, N. Y.
	1911	5,419,952.49	Carl Schreiner, Hartford, Conn.
Nationale, Faris, France	1911	678,689.99	Starkweather & Shepley, Providence, R. I.
- naman	1011	1 341 000 73	T H Tongles N. W. Letton, Chicago, III.
No. British & Mercantile. London. England.	1878	8, 787, 206, 47	F. G. Richards, New Vork, N. I.
Northern Assurance, London, England	1878	4,826,774.20	George W. Babb. New York, N. Y.
Norwich Union, Norwich, England	1879	3,008,930.60	J. Montgomery Hare, New York N V
Palatine, London, England	1809	9 803 083 03	A H Wmm Nom Vont
	1912	593,630.04	Starkweather & Shepley, Providence, R. I.
England	1879	3,688,772.94	E. P. Bayard, New York, N. Y.
Stettin, Germany.	1898	2.010.578.48	(I. Deteriord, ) Harold W Letton Chicago III
urg, Russia	1911	5,890,679.40	Carl F. Sturbahn. Hartford. Conn.
	1874	12,147,173.79	E. F. Beddall, New York, N. Y.
:	1898	2,464,884.82	R. D. Harvey, New York, N. Y.
nd	1880	5,622,956.67	James H. Brewster, Hartford, Conn.
South German Reinsurance, Munich, Bavaria.	1911	1,030,850.34	Samuel G. Howe, Hartford, Conn.
:	1897	674,021.82	James H. Brewster, Hartford, Conn.
:	1881	4,713,674.50	J. J. Guile, New York, N. Y.
Sweden	966	1,483,276.42	Morris L. Duncan, New York, N. Y.
Thion London Fragond	1910	1,338,740.34	Snow & Co., Hartford, Conn.
8. France	906	1,200,036.88	A. H. WEBY, New York, N. Y. Storbusother & Shanlow Description D. I
Union Marine, Liverpool, England.	1908	697, 569, 48	Frank Herringan & Co. New York N. V.
	1913	599, 294. 73	Fred S. James & Co., New York, N. Y.
	1877	2,311,238.08	

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